



**MDAS**

MALLEE DISTRICT ABORIGINAL SERVICES

# Inquiry into the worsening rental crisis in Australia

*'Self-determined, healthy, robust & culturally strong  
Aboriginal communities across the Mallee Region'*

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## The Mallee Region

The Victorian Mallee is in the far northwest of the state, bordered by the South Australian border and the Murray River. It is one of the most isolated and sparsely populated regions of Victoria. The main centre of the Mallee is the city of Mildura, which is 550 kilometres from Melbourne. The semi-arid region is characterised by loamy soil and a Mediterranean climate that supports a thriving farming industry, which has long been the cornerstone of the Mallee's economy. It is one of Australia's major food producing regions, contributing over \$5b to the national economy annually. In recent years, employment opportunities have expanded, particularly in the services sector, including community services, education, health, IT and business support. Its climate has also seen growth in the renewable energy sector through the development of large scale solar 'farms'. With a strong Aboriginal community in the region, there is also the opportunity to capitalise on the increased interest in nature-based and Indigenous tourism, with significant cultural heritage and sites, located in the Mallee or close by.

The northwest region of Victoria has long been home to diverse cultural groups attracted by the river and fertile soils. Aboriginal groups have lived, traded and travelled through the Mallee for tens of thousands of years and as such, it is defined by a rich mix of languages and heritage. Whilst much is still yet to be fully understood, there are numerous known Aboriginal languages linked to the region. They include but are not limited to:

- Latje Latje
- Wergaia
- Barkindji
- Neri Neri
- Ngtaik
- Wadi Wadi
- Wemba Wemba
- Barababaraba
- Mutti Mutti

Despite its strengths and potential, the Mallee continues to face many challenges. Climate change has, and will continue to, impact the horticultural sector, as will volatile global markets. Beyond that, the region has long suffered due to under and poorly targeted funding. Regional roads are in poor condition, and public transport has been failing to meet the needs of communities for many years. Statistically, the health outcomes of people living in the Mallee are poorer than average. With inadequate health service provision, wait times to see doctors can stretch to months and patients often need to travel to Melbourne or Adelaide to receive treatment. The region’s mortality rates across all measures are higher and life expectancy is lower. Demographic data also shows that the region has one of the state’s highest rates of disadvantage. Educational attainment is lower, household income is lower and unemployment rates are higher.

Sources: ABS/PHIDU	<b>Mildura</b> <i>Aboriginal and/or Torres Strait Islander people</i>	<b>Mildura</b> <i>All Persons</i>	<b>Swan Hill</b> <i>Aboriginal and/or Torres Strait Islander people</i>	<b>Swan Hill</b> <i>All Persons</i>	<b>Gannawarra</b> <i>Aboriginal and/or Torres Strait Islander people</i>	<b>Gannawarra</b> <i>All Persons</i>	<b>Victoria</b> <i>Aboriginal and/or Torres Strait Islander people</i>	<b>Victoria</b> <i>All Persons</i>
Median weekly household income (2021)	<b>\$1,180</b>	<b>\$1,341</b>	<b>\$1,184</b>	<b>\$1,379</b>	<b>\$1,080</b>	<b>\$1,071</b>	<b>\$1,565</b>	<b>\$1,759</b>
Unemployed (2021)	<b>14.9%</b>	<b>5.2%</b>	<b>15.7%</b>	<b>3.5%</b>	<b>12.4%</b>	<b>3.6%</b>	<b>9.6%</b>	<b>5.0%</b>
Single parent families (2021)	<b>52.8%</b>	<b>27.3%</b>	<b>54.6%</b>	<b>23.4%</b>	<b>50.2%</b>	<b>24.4%</b>	<b>45.0%</b>	<b>18.2%</b>
Households receiving Commonwealth Rent Assistance (2021)	<b>46.4%</b>	<b>24.2%</b>	<b>49.9%</b>	<b>17.1%</b>	<b>31.9%</b>	<b>14.5%</b>	<b>34.0%</b>	<b>18.1%</b>

## Mallee District Aboriginal Services

As an Aboriginal Community Controlled Health Organisation (ACCHO), Mallee District Aboriginal Services (MDAS) is making a submission to this Inquiry through the lens of impact on both the local Aboriginal and Torres Strait Islander communities and the broader population.

MDAS has over 260 staff based in offices in Mildura, Swan Hill and Kerang, providing services for a client population of 5000 people, located in a catchment of 32,618 km<sup>2</sup>. Priding itself on offering culturally safe, evidenced-based support, MDAS delivers community services, which provide support for families, children, youth, and adults, and include disability, social and emotional wellbeing, housing, chronic disease management and health and fitness, with a focus on early intervention, prevention, and empowerment.

MDAS consults widely to ensure local knowledge and voices inform our decision making and service delivery, and that our programs meet the current and emerging needs of our communities.

There are a range of challenges faced by Aboriginal communities in the Mallee, many of which are consistent with the lived experience of First Nations people across the country, within the paradigm of intergenerational trauma, displacement, and inequity. The circumstances and life outcomes for Aboriginal people living in the Mallee are exasperated by poorer access to services and supports, geographic isolation and an enduring bias that sees the needs of regional, rural, and remote areas largely overlooked in the development of policy and funding models.

## Terms of Reference

### **Rising rents and rental affordability - the experience of renters and people seeking rental housing**

Limited affordability and availability of rental housing is not a new phenomenon in Victoria's north-west. Whilst other regional areas have experienced a shortage of housing resulting from migration post-COVID, housing shortages have been a longstanding issue in the Mildura and Swan Hill regions.

In a submission to the 2015 Royal Commission into Family Violence, MDAS stated the following:

*"I would like to state clearly that the housing shortage in Mildura is ridiculous. The demand for public and community housing far exceeds the availability of property, evidenced by the growing time spent on the waiting list. The MDAS housing support team helps community through this difficult process. While MDAS works hard to assist Indigenous people with finding appropriate public, community or private housing, for example through our Koori Private Tenancy Support program, we have had to resort to putting people in tents. MDAS currently pays \$300-400 per week for a tent site in local campgrounds. This situation is untenable, and more must be done to secure appropriate housing, especially for people fleeing family violence."*<sup>1</sup>

Mildura has recently been recognised as one of the areas with the fastest growing rate of homelessness in the state. The 2021 Mildura LGA homelessness census data of 348 people, compared to 2016 data of 175 people signified a 98% increase in the area whilst the Swan Hill LGA saw an increase of 146%.<sup>2</sup> In the same period Aboriginal and Torres Strait Islander homelessness rose by 42% across Victoria.<sup>3</sup>

Whilst of concern for all renters within the region, surging rental prices and thus increasing unaffordability, are particularly detrimental to the wellbeing of Aboriginal and Torres Strait Islanders where unemployment, and dependence on welfare and Commonwealth Rent Assistance is high. Between January and May this year, MDAS had an average of 9.4 new clients per month present to our *At Risk of Eviction* program.

Reliance on private rentals, if fortunate enough to secure one, is not necessarily a solution as meeting historically high rental costs can leave very little left to live on. Overcrowding to share costs becomes one

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<sup>1</sup> <http://rcfv.archive.royalcommission.vic.gov.au/MediaLibraries/RCFamilyViolence/Statements/WIT-0100-001-0001-Kirby-19.pdf>

<sup>2</sup> [https://www.abs.gov.au/statistics/people/housing/estimating-homelessness-census/2021/20490do006\\_2021.xlsx](https://www.abs.gov.au/statistics/people/housing/estimating-homelessness-census/2021/20490do006_2021.xlsx)

<sup>3</sup> 230602\_Census-Analysis\_FINAL.pdf

solution, however it can lead to myriad downstream effects including domestic and lateral violence, substance abuse, emotional, behavioural and health problems. A significant increase in both public and community housing is vital for this cohort as it is predominantly the only affordable option. Housing is the basis for stability and it is vital that as a nation, we commit to providing secure, long-term, affordable dwellings if we are to improve health and social outcomes for Aboriginal and Torres Strait Islanders.

The Victorian Aboriginal Housing and Homelessness Framework 2022 Annual Report Card identified<sup>4</sup>:

- The number of Victorian Aboriginal and Torres Strait Islander people on the Victorian Housing Register has increased by 19% since the 2019-21 Report Card.
- 17% of Aboriginal Victorians sought homelessness support.
- Aboriginal Victorians are thirteen times more likely to seek specialist homelessness support than non-Aboriginal Victorians.
- More than 1 in 3 Aboriginal Victorians who accessed specialist homelessness services were left homeless at the end of their support.
- Almost 70% of Aboriginal Victorians accessing specialist homelessness services were homeless both at the beginning and end of their support.
- Three in four (74.5%) Aboriginal Victorians who received homelessness support in 2020-21, had received support in a previous year.
- 55% of Aboriginal Victorians do not receive medium term/ transitional housing when needed.

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<sup>4</sup> [https://ahvic.org.au/cms\\_uploads/docs/vahhf-annual-report-card-2022-final.pdf](https://ahvic.org.au/cms_uploads/docs/vahhf-annual-report-card-2022-final.pdf)

## **Actions that can be taken by governments to reduce rents or limit rent rises**

There are numerous policy levers available that could alleviate affordability issues for renters in northwest Victoria and across Australia.

### Public Housing

Successive governments, both federal and state, have turned against public housing over the past two decades leading to the dire predicament we find ourselves in now. One action that could help alleviate this problem and safeguard future generations is tying public housing builds to the GST. Legislating that states must invest a percentage of their GST on construction of public housing per annum, based on long-term population forecasts and their public housing waitlists, would ease pressure on the private rental market thus improving affordability. It would also ensure states are compelled to increase their public housing asset register, again outside political cycles and agendas.

### Funding

Funding models that are ongoing and not tied to political cycles, would provide investors with surety and an ability to facilitate longer term development strategies. Public-private models such as the United States Low-Income Housing Tax Credit (LIHTC) scheme, which subsidises the acquisition, construction and rehabilitation of affordable rental housing could encourage an increase in private build-to-rent developments.<sup>5</sup>

However care must be taken to ensure any policy levers or funding schemes are designed to ensure they are only available to those genuinely eligible, and further, cannot lead to inflated prices going into developer's pockets as has been demonstrated by the First Home Owner Grant in Victoria. Sadly, this grant has not boosted housing affordability in the state, caution must be taken to ensure private developers do not benefit from public monies.

### Short-stay accommodation

As mentioned, a variety of factors have led to the housing crisis we now find ourselves in, but the advent of short-stay accommodation has had an undeniable impact on Mildura's rental market. It has severely reduced long-term rental stock, with additional flow on effects for the region. For instance, MDAS has had difficulty recruiting to key positions, as potential employees are unable to secure accommodation in the area, an experience not isolated to this organisation.

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<sup>5</sup> <https://www.taxpolicycenter.org/briefing-book/what-low-income-housing-tax-credit-and-how-does-it-work>



To address this, there are several measures local and state governments could consider, including:

- Properties listed on short-stay accommodation sites to be deemed commercial rather than residential properties and taxed accordingly
- Implementing a cap on the number of nights per annum a property can be offered as short-stay accommodation
- Councils to introduce differential rates for short-stay accommodation

### Closing the Gap

The Commonwealth Closing the Gap Annual Report 2022 speaks to the current housing agenda; however, the predominant focus is on the Northern Territory and remote Australia. Northwest Victoria, the Mallee, is not considered remote or disadvantaged enough to be addressed by this housing plan, nor is it considered metropolitan enough to fit the state government response.

Whilst the region experiences different issues to the Northern Territory and other remote and rural areas of Australia, they are equally as damaging – generational aspiration, unemployment, low salaries, lower educational outcomes, poorer health outcomes and distance from other centres. In saying we are not troubled enough; policy is escalating the situation for Aboriginal and Torres Strait Islanders in the region. For example, Closing the Gap Target 9a focuses on overcrowding and overlooks issues relevant to communities that fall outside remote and regional areas of the country.

For example, with the Mallee's proximity to desert country, summers are generally scorching hot and winter temperatures can dip towards freezing. For this reason, it is vital that the design and construction of housing is place-based and addresses not only size, but environmental factors. Heat abatement strategies such as aspect, eaves, material colours, trees, and ventilation and airflow can create more comfortable homes whilst minimising running costs for tenants. Housing policy and builds in this region cannot simply replicate those of different environments, we need a place-based approach. The criteria by default, is causing an increase in disadvantage within the MDAS catchment.

### **Closing the Gap**

**Outcome 9** - Aboriginal and Torres Strait Islander people secure appropriate, affordable housing that is aligned with their priorities and need.

#### **Target**

9a: By 2031, increase the proportion of Aboriginal and Torres Strait Islander people living in appropriately sized (not overcrowded) housing to 88 per cent.

## **Improvements to renters' rights, including rent stabilisation, length of leases and no grounds evictions**

MDAS appreciates the Federal Government does not have the necessary Constitutional powers to legislate the private rental market, however any efforts to encourage states to better protect renters as has occurred in Victoria, would be welcomed.

Regulation pertaining to the standards and conditions of rental accommodation was addressed during Victoria's 2021 reforms and delivered an improved safety net to renters regarding minimum standards, rental bidding, and evictions. However, whilst rental increases are currently legislated to once per 12-month period for fixed-term agreements, there is no financial cap on rental increases.

MDAS does not support recommendations calling for a freeze on rental increases. This proposal would be fraught for Victorian investors, given the introduction of new taxes on investment properties in this year's Victorian budget. This additional financial burden must be recouped by some measure, it is either borne by the rental provider or by the renter. The risk of rental providers not having the ability to bear the cost, yet not be permitted to pass on costs, could see no option but for some rental providers to withdraw from the investment market. This presents a risk where properties bought by owner-occupiers will result in rental stock further contracting. It could also see new landlords purchasing properties and setting new rentals, a property previously leased at \$400 per week is relisted at \$450 per week. In the event investors are prevented from passing on some of the cost to renters, there is the risk that we will see more rentals exiting the market, further contracting rental supply.

In our view, a cap on the amount rents can increase should be further investigated. Legislating maximum rent increases, in line with CPI plus tax and other governmental costs, could provide surety for renters around planning for annual price hikes, whilst providing some comfort to the investors who are also experiencing pressure. Given MDAS sits in a cross-border region, this would protect our community members based in New South Wales where loopholes exist around how often landlords are able to increase rents.

## Factors impacting supply and demand of affordable rentals

Factors that have led to low availability and high costs of rental properties in the Mallee District Aboriginal Services catchment include:

### Costs

Skyrocketing property prices has continued across north-west Victoria post COVID-19, with regional house prices growing at almost twice the speed of city dwellings. As the table below demonstrates, median house prices in Mildura rose 60% between Q1 2018 and Q1 2023 whilst median unit prices rose 51%.

	Median House Price	Median Unit Price
<b>Q1 2018</b>	\$270,000	\$200,000
<b>Q1 2019</b>	\$306,250	\$233,250
<b>Q1 2020</b>	\$311,000	-
<b>Q1 2021</b>	\$350,000	-
<b>Q1 2022</b>	\$436,000	\$298,000
<b>Q1 2023</b>	\$432,000	\$302,500
	<b>60% increase</b>	<b>51% increase</b>

Surging house prices coupled with interest rates moving from historic lows to historic highs within a 14-month period, has seen housing debt surge and rental prices on investment properties escalate.

	Median Rent - House	Median Rent - Unit
<b>Q1 2018</b>	\$300	\$230
<b>Q1 2019</b>	\$330	\$260
<b>Q1 2020</b>	\$335	\$265
<b>Q1 2021</b>	\$360	\$280
<b>Q1 2022</b>	\$370	\$292
<b>Q1 2023</b>	\$400	\$340
	<b>33% increase</b>	<b>47% increase</b>

### COVID-19 Pandemic

The COVID-19 pandemic, exacerbated by the extensive lockdowns Victoria faced, had significant impacts on relationships, and thus household composition, with Mildura ranking in the top ten areas for divorces within Victoria in 2021. Nationwide, Australian Housing and Urban Research Institute research identified a 17.1% increase in single person households and a reduction in group households between the 2016 and 2021 Censuses which has placed upward pressure on housing demand.<sup>6</sup>

The closing of Australia's borders during the pandemic created additional complications regionally. Without backpackers travelling to the area for seasonal work, backpacker hostels were forced to close and many caravan parks transitioned to permanent accommodation. This caused a contraction of short-stay accommodation for seasonal workers pushing them into the long-term rental market, putting further pressures on an already compromised housing supply and further inflating rental prices.

### Short-stay accommodation

At the date of writing, 183 Airbnb properties were available in Mildura and surrounds, whilst in Swan Hill there were 23 properties available.<sup>7</sup>

To put that in context, on that same date there were only:

- 46 long term rentals in Mildura and surrounds at or under \$450, or 30% of the average weekly income of \$1,341,
- 35 long term rentals at or under \$400, or 30% of the average weekly income of \$1,180 for Aboriginal and Torres Strait Islanders.<sup>8</sup>
- 8 long term rentals in the greater Swan Hill region at or under \$450, or 30% of the average weekly income of \$1,379,
- 8 long term rentals at or under \$400, or 30% of the average weekly income of \$1,184 for Aboriginal and Torres Strait Islanders.<sup>9</sup>

### Social and Public Housing

Recent media commentary has claimed existing public housing estates within Victoria are earmarked for sale to private property developers with only a portion of dwellings to be allocated to social housing, that is, managed by community housing organisations, as opposed to public housing which is managed by

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<sup>6</sup> <https://www.ahuri.edu.au/research/brief/why-does-australia-have-rental-crisis-and-what-can-be-done-about-it>

<sup>7</sup> <https://www.cozycozy.com/au/search/Swan%20Hill%2C%20Australia/2023-07-15/2023-07-22/1-2-0/results> (21 July, 2023)

<sup>8</sup> [www.realestate.com.au](http://www.realestate.com.au) (21 July, 2023)

<sup>9</sup> [www.realestate.com.au](http://www.realestate.com.au) (21 July, 2023)

government.<sup>10</sup> In a period of such extreme housing crisis, government should not abrogate responsibility for such a fundamental necessity, particularly when community housing organisations are sanctioned to charge higher rents than public housing.

Locally, construction and/or refurbishment of social and public housing in Mildura and Swan Hill has not kept abreast of need, compounded by public housing being sold off and not replaced. Whilst not a new phenomenon, the severity of the situation has been amplified post COVID-19. Tyranny of distance, coupled with partisan politics, has seen this region's need for myriad infrastructure, not least housing, overlooked for decades.

### The Victorian Landscape

The announcement in this year's Victorian State Budget of additional land taxes payable from next year, is expected to see additional costs passed on to renters as some investors struggle to absorb this financial burden on top of ongoing interest rate rises.

There is the additional threat of small-scale (Mum and Dad) investors, as opposed to professional investors, exiting the rental market. A recent news article reported Victorian real estate firms were fielding calls from landlords seeking to not only sell their investment properties, but to pull back building new rental properties, following the state budget announcement around additional land taxes.<sup>11</sup> A Real Estate Institute of Victoria member survey confirmed similar concerns being raised across the state.<sup>12</sup> Whilst feasible to assume a percentage of these properties would be utilised as investment properties, there would undoubtedly be those purchased by owner-occupiers, further reducing available rental stock in the region.

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<sup>10</sup> <https://www.news.com.au/national/victoria/politics/needs-to-come-clean-victorian-governments-public-housing-stoush-slammed/news-story/0fb1e40e208b0922be89515987599c51>

<sup>11</sup> <https://www.heraldsun.com.au/property/melbourne-rent-crisis-mass-exodus-of-landlords-to-further-constrict-already-disastrous-rental-market/news-story/fd194871fafa6f2371306ff2f275afb0>

<sup>12</sup> <https://reiv.com.au/policy-resources/latest-news/rents-to-rise,-supply-to-fall-and-renters-%e2%80%98extremely-concerned-about-homelessness,-says-new-report>

## **International experience of policies that effectively support renters**

If the Federal Government is committed to ensuring future generations are not embroiled in, and more importantly, disadvantaged, by housing crises akin to what we are currently experiencing, Australia needs to undertake a philosophical shift from viewing houses as an asset class and wealth generator, to one where housing is prioritised as a fundamental right such as in Nordic countries. Housing policy in this country should not be influenced by developers and large-scale investors, it should be predicated on meeting the needs of all citizens, not a select few.

Examples of policies that have been effective internationally and could be contemplated here include:

- Mandatory affordable housing properties embedded in all new development projects. This would bring a broad cohort of community members together and ensure we do not see a replication of the ghettoism that occurred following the establishment of commission home estates in various states.
- A percentage of new developments to be priority purchased or occupied by government where housing shortages are a significant issue.
- Encouraging superannuation funds to diversify their portfolios into 'build to rent' developments.
- Increase foreign investors vacancy fees for residential properties, to be reinvested into public housing.

## **The impact of government programs on the rental sector**

### Immigration

One government policy currently effecting the rental sector is immigration. With the 2023 – 24 intake expected to be the highest on record, Australia’s immigration policy needs immediate review. To even contemplate welcoming the level of new residents being touted whilst the country faces an historical housing shortage is not without significant risk.

It is incumbent on a nation to provide all the structural and social supports that will be required by new Australians/immigrants. Whilst we know that we cannot adequately support all those currently living in Australia, we should not be considering increasing our population.

Whilst Australia’s regional migration program can provide workforce and economic benefit, as demonstrated in this submission, the rental crisis extends beyond Australian city limits. Caution must be exercised to ensure regional immigration does not further increase rental demand and prices in areas already struggling with housing shortages.

### Commonwealth Rent Assistance

The announcement of an increase in welfare benefits and Commonwealth Rent Assistance in the 2023-24 Federal Budget and the recent announcement of a further increase in September, whilst welcome, does not adequately reflect the massive hikes in rental costs low-income earners have experienced in recent years. Since 2000, the impact of rents growing faster than the rate of Commonwealth Rent Assistance has led to the maximum rate of Commonwealth Rent Assistance for singles falling from nearly 50 per cent to just above 30 per cent of their rental costs.<sup>13</sup>

Whilst these increases will provide some financial relief, it does not address the structural problems facing Australia’s housing system. With a shortage of public housing in the MDAS catchment, it will not adequately assist those low-income workers in private rentals where rents are not based on the public system of a percentage of income. A commitment by government to a sustained increase in public housing for low-income earners, is the only way to protect future generations and prevent this country going through a similar crisis in years to come.

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<sup>13</sup> [https://www.dss.gov.au/sites/default/files/documents/04\\_2023/interim-economic-inclusion-advisory-committee-2023-24-ieiac-report\\_2.pdf](https://www.dss.gov.au/sites/default/files/documents/04_2023/interim-economic-inclusion-advisory-committee-2023-24-ieiac-report_2.pdf)

## **Any other related matters**

As previously stated, and outlined in the demographic data, this region has high rates of disadvantage with lower educational outcomes and average weekly household incomes significantly lower than the state average. As such, one of the greatest barriers to first home ownership within local communities is the ability to save for the upfront purchase costs including a deposit, stamp duty and legal expenses. This has been further compounded by the steep increase in median house prices which has seen deposit requirements rise by tens of thousands of dollars since 2018. Naturally this results in people remaining in the rental market for considerably longer, placing ongoing pressure on rental stock.

Home ownership can provide economic self-determination, independence, stability, and a means of wealth creation. It can also lead to improved social outcomes, fostering a sense of security and community, particularly for children. Unfortunately, for many Aboriginal and Torres Strait Islander families, homeownership is never contemplated, let alone discussed, limiting opportunities to move from intergenerational poverty to intergenerational wealth creation. Research undertaken by Indigenous Business Australia found that home ownership rates nationally are only 38% for Indigenous households, compared to 66% for the overall population. And this figure drops by around half in regional areas, 18% home ownership rate for indigenous households, compared to 57% for the overall population.<sup>14</sup> Sadly, the historic rise in real estate prices experienced over recent years could further prohibit them from entering the property market. Lower levels of financial literacy and knowledge of money management and financial products, also inhibits access to home loans.

With limited intergenerational wealth, parents are unable to assist with accumulating a deposit, meaning home loan programs such as those offered through Indigenous Business Australia are vital if we are to address this socioeconomic imbalance. The added advantage of the Indigenous Business Australia program is the additional information provided to clients to address financial literacy knowledge gaps which supports a positive transition to home ownership.

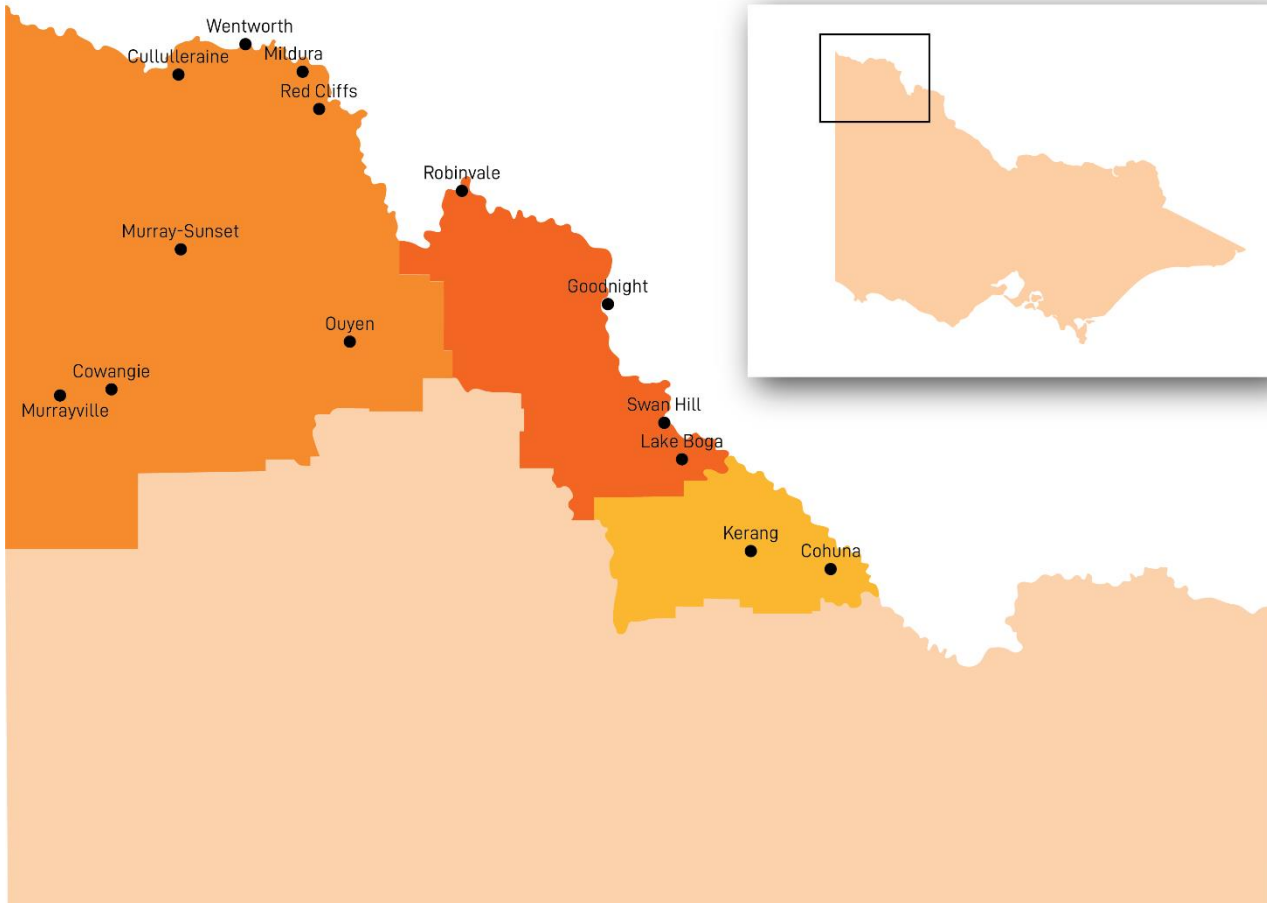
MDAS strongly advocates the Committee consider the additional challenges faced by Aboriginal and Torres Strait Islander communities who are excluded from home ownership and thus overly reliant on the rental market.

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<sup>14</sup> <https://iba.gov.au/2021/11/new-research-shows-funding-indigenous-australians-home-ownership-benefits-us-all-2/>



## Mallee District Aboriginal Services Catchment Area



**Mildura**  
120 Madden Ave  
Mildura VIC 3500  
Ph: 03 5018 4100

**Swan Hill**  
70 Nyah Rd  
Swan Hill VIC 3585  
Ph: 03 5032 8600

**Kerang**  
9 Nolan St  
Kerang VIC 3579  
Ph: 03 5412 6004

[www.mdas.org.au](http://www.mdas.org.au)