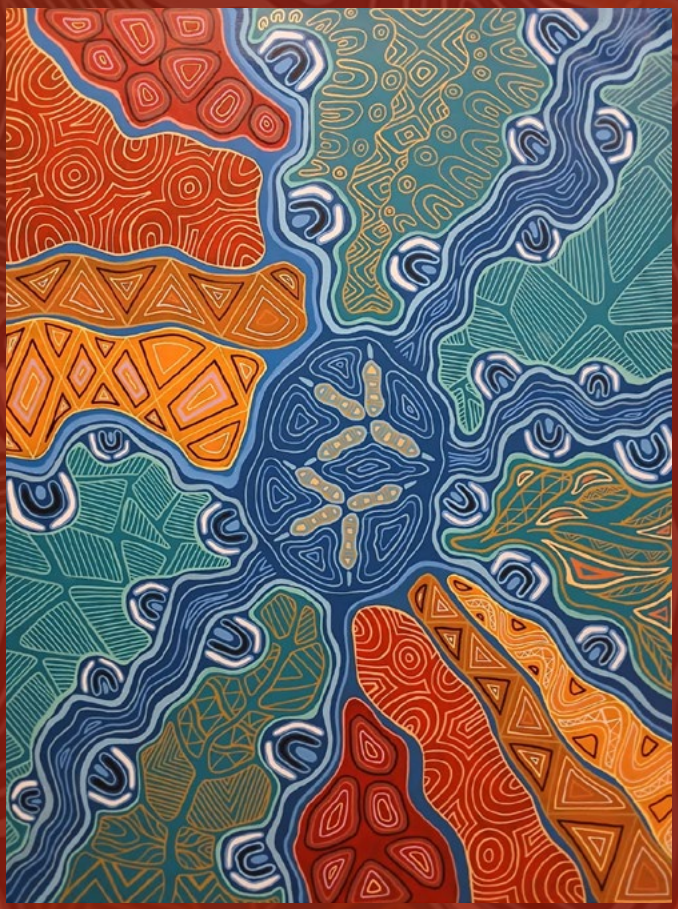


Aboriginal Housing Victoria

Strategic Plan 2026-2036

About the Artwork



Delki-Thanggi-Kuli, 2025

Delki-Thanggi-Kuli (meaning, Strong-Country-People in Tatti Tatti language) by Jade Kennedy tells a story of connection between Country, community and home. Flowing waterways link each element – from the Dreaming and ancestors, to lore and culture, and the strength of the land itself. At its centre, Bunjil's footprints mark the point where all paths come together – home.

About the Artist

Jade Kennedy is a proud Mutti Mutti, Tatti Tatti, Waddi Waddi and Noongar artist and AHV renter. Jade's work blends traditional practices with a contemporary vision. He specialises in large format works, murals and portraits.

To learn more and for commission requests visit, jjkennedy.wixsite.com/jade-kennedy

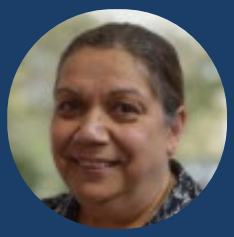
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Aboriginal Housing Victoria respectfully acknowledges the Traditional Owners of the lands and waters on which we work and live, and pay our respects to their Elders, past and present.

We operate throughout the lands now known as Victoria and acknowledge the enduring connection to and continued custodianship of Country by Aboriginal and Torres Strait Islander people.

We honour the spirit of the world's oldest living culture in recognising the inherent responsibility of the work we do to overcome the inequity and economic loss that First Peoples have suffered as a result of colonisation, dispossession and exclusionary policies.



Message from the Chair

It is with great pride that I share the Aboriginal Housing Victoria Strategic Plan 2026-2036, marking a significant milestone in the next chapter of our journey as the largest Aboriginal Community Housing Provider in Australia.

In the decade since our previous Strategic Plan was published, we have worked closely with people in our properties, partners, and stakeholders to listen, learn and respond to the needs of Victoria's Aboriginal communities. From this, we have developed an evolved plan that strengthens our long-term commitment to ensuring every Aboriginal person has a home.

The AHV Strategic Plan 2026-2036 outlines a clear vision: that Aboriginal Victorians secure appropriate, affordable housing as a pathway to better lives and stronger communities. It reinforces our unique purpose – not just as a housing provider but as an organisation that is by community, for community, ensuring our service delivery, advocacy, and partnerships reflect self-determination in action.

This plan builds on our strengths and outlines four key objectives Excellent Services, More Homes, Generational Impact and A Stronger, More Sustainable AHV. As AHV Chair, I am particularly pleased that of the four key objectives include Generational Impact which remains front and centre. It is our commitment to Generational Impact for Aboriginal people, families and communities that sets us apart from other mainstream social housing providers. It's why we continue to advocate for improved outcomes for Aboriginal Victorians across the housing spectrum, and the economic benefits that can flow to current and future generations.

At the heart of the Strategic Plan is a deep respect for the work of those who came before us; an appreciation for the resilience and strength of our renters and the Aboriginal communities they live in; and a clear vision for the future.

Our objectives are not just aspirations – they are commitments to delivering real outcomes, including reducing homelessness and housing instability, improving the health and resilience of our renters, shaping better housing policy and investment for Aboriginal Victorians, and securing the long- term sustainability of AHV. We are custodians on behalf of Victoria's Aboriginal communities of a significant community housing portfolio. It is our responsibility as custodians to ensure our housing portfolio serves a clear purpose for Victoria's Aboriginal communities. We continue to advocate for long-term, systemic change so that our community has access to safe, stable housing because we know that housing is more than just shelter, but a foundation for strong, thriving families connected to community and culture.

I am immensely grateful to everyone who has contributed to the development of this strategic plan – our renters, community members, staff, and stakeholders. Your voices, insights, and experiences continue to shape an ambitious path forward for AHV.

I look forward to working together to bring this Strategic Plan to life.

Daphne Yarram
Chair, Aboriginal Housing Victoria



Cultural Statement

The First Peoples of Australia have the oldest continuous cultures in the world. AHV celebrates and takes pride in the rich and spiritual culture, values and practices of Australia's First Peoples.

We celebrate the significant contribution made by Aboriginal and Torres Strait Islander People and culture to the enrichment of Victorian society, and we acknowledge and respect the special place of Traditional Owners as Victoria's First Peoples.

We recognise the inherent rights of Victoria's First Peoples that arise from the enduring political, economic and social structures and their cultures, spiritual traditions, histories and philosophies as recognised by the United Nations Declaration on the Rights of Indigenous Peoples.

This includes the principal right of all peoples to determine their political status and pursue their economic, social and cultural development as expressed by Article 1 of the United Nations International Covenant on Civil and Political Rights.

The right to self-determination for Aboriginal[1] Peoples is fundamental to who we are, what we do and how we operate.

We also recognise important Aboriginal cultural values and commit to the design, development and delivery of our services and practices, in accordance with these values.

We acknowledge that our legitimacy is derived from the strong relationships we have with Victoria's Aboriginal communities and our success is through achievement of our shared vision and aspirations.

AHV's mandate is expressed through a number of relationships. Through the people we serve; our renters and clients, future potential clients and community members. Through our people who serve, AHV members, Directors, staff and volunteers. Through the Aboriginal Community Controlled Organisations and Traditional Owner Corporations that deliver important services and with whom we work collaboratively. Through the voice of Victoria's First Peoples, Gellung Warl, and their role in shaping the future of all Aboriginal Victorians[2] through advocacy and influence with Government.

[1] Throughout this document the terms "Aboriginal" and "First Peoples" are used to refer to both Aboriginal and Torres Strait Islander people.

[2] Throughout this document the terms "Aboriginal Victorians" and "Aboriginal peoples of Victoria" are used to refer to both Aboriginal and Torres Strait Islander people living in the State of Victoria.



We're building on solid foundations

WHO WE ARE

Founded in 1981, as the Aboriginal Housing Board of Victoria, today AHV is the largest non-government Aboriginal housing organisation in Australia. We are an independent, not-for-profit, registered Housing Association and Aboriginal Community Controlled Organisation that provides culturally safe, affordable and secure housing to nearly 4,000 low-income Aboriginal Victorians in 1,824 housing units (as at 30 June 2025), across the State.

This is realised through the provision of housing services which enhance the dignity of our renters and respect and celebrate their cultural beliefs, values and practices.

AHV is a proud agency: proud of the history and culture of the Aboriginal peoples of Victoria, proud of the Aboriginal people of Victoria who we serve, and proud of our unique identity and heritage.

WHAT WE DO

As a registered housing agency our core business is long term social housing for Aboriginal Victorians. As an Aboriginal rental provider, AHV helps strengthen Aboriginal communities and cultural ties and aims to maintain and sustain tenancies, to break the cycle of poverty and disadvantage. Renters and residents are at the heart of our business. We are a responsible, innovative property owner and rental provider, delivering culturally safe services to the Victorian Aboriginal community. We work in partnership with other agencies to assist vulnerable AHV renters to access the services they need.

NEED FOR ACTION

Unmet Aboriginal housing need for Aboriginal people continues to escalate in Victoria[i]. In 2021, based on the ABS Census, 2,000 and 1,800 Aboriginal households in Melbourne and Regional Victoria respectively were identified as experiencing unmet housing need[ii]. Approximately 90% of unmet housing need in Victoria is due to rental stress in the private rental market[iii]. Private rental is simply unaffordable for significant numbers of Aboriginal households.

Rising unmet Aboriginal housing need is attributable to many factors. It originates in the income and wealth inequality and disadvantage of the Aboriginal population. It is fuelled by rapid population growth. Victoria's young and growing Aboriginal population has been growing much faster than Victoria's non-Aboriginal population.

It is also attributable to the lack of growth in social housing supply. With increases in social housing supply stagnant for decades, recent investments through the Big Housing Build have not sufficiently kept pace

with growing need. As recently as 2006, 30%[iv] of Victoria's Aboriginal households still enjoyed the safety net protection of social housing; currently fewer than 12% do today[v].

Unmet housing need reveals itself to us as growth in the number of Aboriginal applicants on the Victoria's social housing waitlist, the Victorian Housing Register. Over the last 7 years the number of Aboriginal applicants on the wait list has increased by over 75% (from 4,324 in June 2019 to 7,618 in June 2025).

We also see it as an escalation in the number of Aboriginal people accessing Specialist Homelessness Services (SHS) every year. Over 6 years, the number of Aboriginal people accessing SHS increased by roughly 30% (from 9,837 in 2018-2019 to 12,825 in 2023-2024). In 2025, 13.8% of all Victorian clients accessing SHS were Aboriginal.[vi] Compared to the previous year, there was a 9.4% increase in Aboriginal Victorians accessing SHS compared to a 2.5% increase for non-Aboriginal Victorians.[vii]

Housing outcomes for Aboriginal Victorians ride the waves of broader macroeconomic and housing market forces. While the National Housing Supply and Affordability Council's report identifies a slightly more positive housing outlook going forward[viii] this is highly unlikely to change current Aboriginal housing trends significantly.

We expect without further policy intervention in Victoria unmet Aboriginal housing need, Aboriginal access to the SHS and the number of Aboriginal applicants on the VHR to continue to increase.

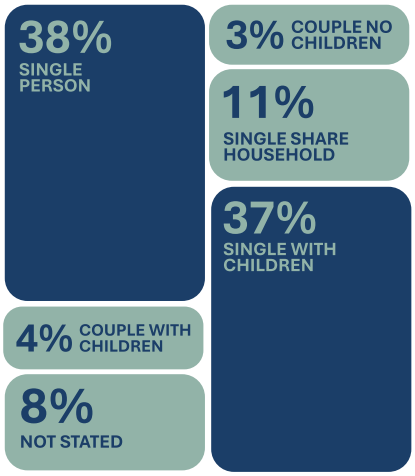
This is a problem for overcoming Aboriginal disadvantage in Victoria. The reality is that unmet Aboriginal housing need is deeply intertwined with poverty and disadvantage of the Aboriginal community.

> *Poor housing has further impacts on a range of life outcomes for health and wellbeing, employment opportunities, access to education and connection to community, affecting other socio-economic targets under the National Agreement on Closing the Gap.*[ix]
>
> *Access to housing is critical to empowering Aboriginal individuals, families, and communities to optimise health and wellbeing, improve employment opportunities, gain an education, and provide connection to community and a sense of home.*[x]

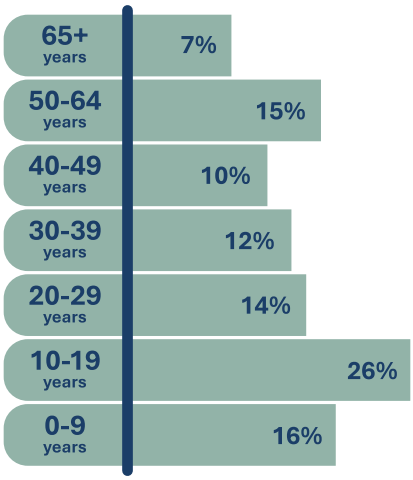
Anecdotally, unmet Aboriginal housing need for Aboriginal Victorians is already impacting negatively on a range of outcomes including justice, family violence and leaving care outcomes.

[i. ii. iii.] Growth in unmet Aboriginal housing need is projected to rise significantly over the next 20 years, with Melbourne accounting for 45% of growth in unmet need and Regional Victoria 29%. Source: Moskos, M., Milligan, V., Benedict, R., Habibis, D., Isherwood, L. & van den Nouwelant, R. (2025). Indigenous housing support in Australia: the lay of the land, AHURI Final Report No. 434, pp. 50–67. [iv.] ABS Census analysis of Aboriginal private rental access barriers in Victoria. Source: Stone, W.M., Goodall, Z.A., Peters, A. & Veeroja, P. (2021). Aboriginal Private Rental Access in Victoria: "Excluded from the Start". [v.] Aboriginal population and household projections indicating long-term growth in housing need.Source: Khalidi, N. Aboriginal Population and Household Projections 2021–2041 (unpublished). [vi. vii.] Specialist homelessness services data showing continued over-representation of Aboriginal people.Source: AIHW (2025). Specialist homelessness services annual report 2024–25 (INDIGENOUS.2). [viii.] New housing supply has fallen to its lowest level in a decade, moderated by increased social and affordable housing investment; affordability expected to stabilise as price and rent growth slows. Source: National Housing Supply and Affordability Council (2025). State of the Housing System 2025. [ix. x.] Housing system data including affordability, supply trends and structural pressures.Source: National Housing Supply and Affordability Council (2024). State of the Housing System 2024, p. 127.

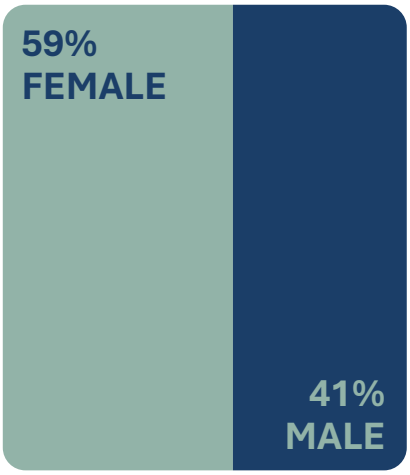
Aboriginal Housing Victoria today



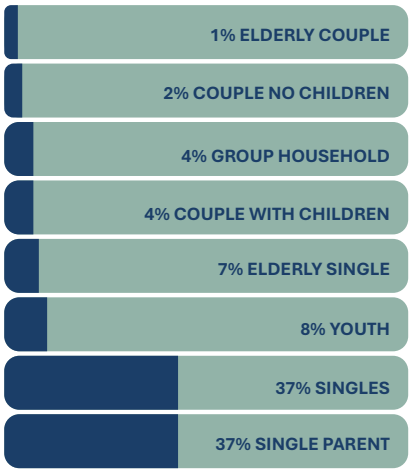
AHV Renters by household composition



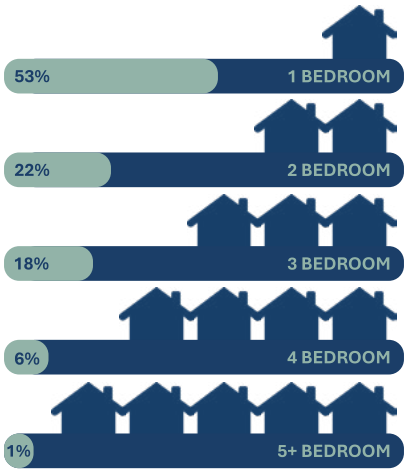
AHV Renter demographics by age



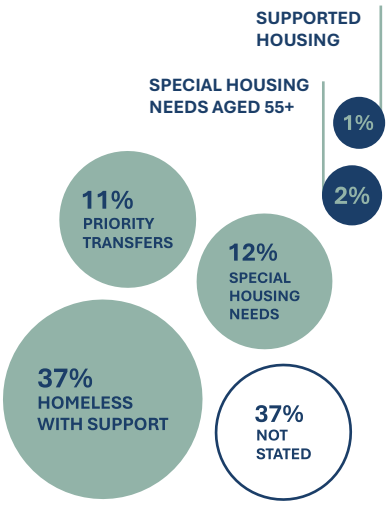
AHV Renter demographics by gender



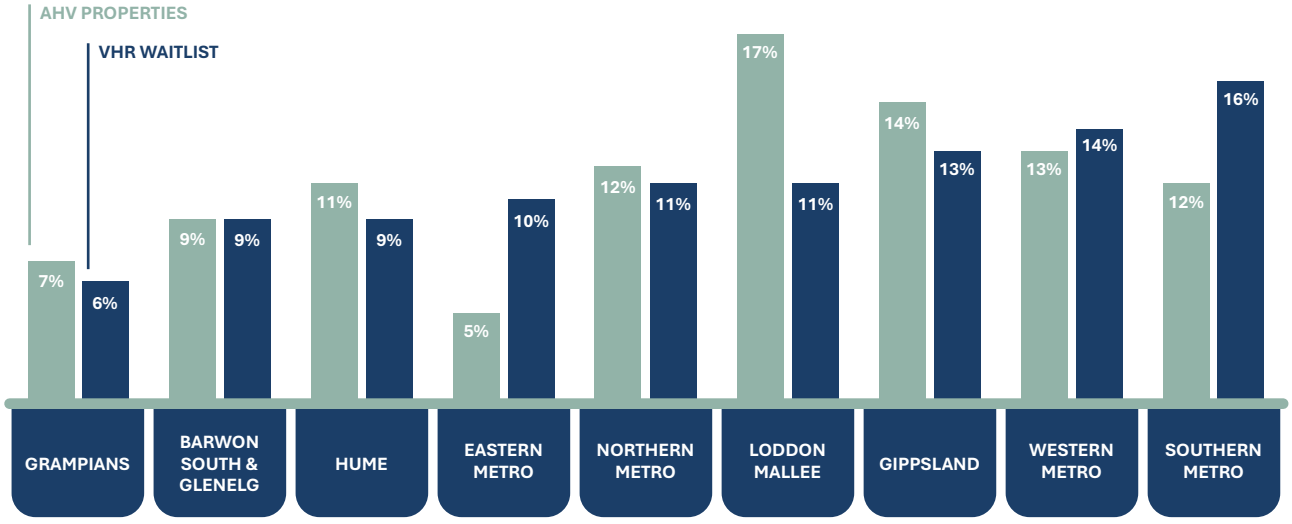
VHR applicants by household composition



VHR applications by bedroom size



VHR applicants by priority category



AHV properties by location v.s. VHR applications by location preference

Data as at June 2025.



Our Housing Journey & Evolving Role

Uncle Jim Berg recounts[xi] that as the National Aboriginal Conference representative he called a meeting in Swan Hill in 1978 that resulted in the Aboriginal community making a number of significant housing decisions. A Steering Committee was established to engage with government and ultimately through the work of Elders and community leaders culminated in the establishment of the Aboriginal Housing Board of Victoria (AHBV) in 1981.

Penny Tripcony[xii] describes the role of the Steering Committee and AHBV in the words of the old people 'that you get more bees with honey' meaning 'if you work within the policies, procedures and practices of the dominant [public housing] system, then you are more likely to achieve your objectives'.

Uncle Jim described the great strength of the Board and the way they worked as a powerful force:

> *"[In] its composition of Koori and non-Koori people working together with mutual respect and cooperation, expertise and knowledge, to ensure appropriate policy development and effective service delivery."*

In 2001, at the AHBV's 20th anniversary dinner the Chair, Aunty Pat Ockwell stated[xiii] that:

> *"Aboriginal community members from around the state came together as a team and met over a two-year period to establish an organisation that would not only manage housing but would eventually obtain ownership of that housing."*

A forward plan developed in 1990 'through extensive consultations with the majority of local Victorian Aboriginal community organisations, government departments involved in the administration of Aboriginal housing programs, and staff and members of the Aboriginal Housing Board'.[xiv]

Implementation was given concerted attention in 2000 with development of a strategic plan to be actioned over three phases, the first immediate actions, the second 'Transition to Management' and the third 'Long term to Ownership'.

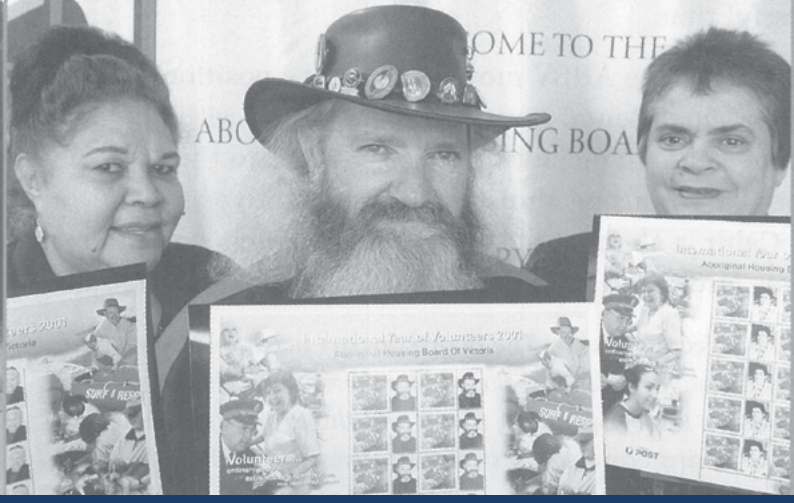
The Aboriginal Housing Board of Victoria realised the aspiration of management in 2009, when they became a registered housing provider and management of over 1,300 Aboriginal public housing renters transferred to the Board.

The aspiration of ownership was met in 2018. AHV became a registered housing association in 2016. Over the next two years ownership and legal title of the 1,448 properties owned by the Director of Housing and managed by AHV transferred to AHV. AHV is now the largest registered Aboriginal housing agency in Australia.

Today's AHV Board directors understand the weight and burden of ownership and our responsibility and obligation to the Aboriginal communities of Victoria. As both a custodian of significant housing assets and a holder of housing knowledge and expertise. AHV is obliged to consider how we contribute to rising unmet housing need.

AHV must consider how to grow our core business of long-term social housing to provide more housing. We must strive to improve our property and tenancy services and support for our renters. We must also consider how we innovate and grow and take advantage of other opportunities that arise to house and support more Aboriginal Victorians including...





- Expand and diversify housing types we provide to include more medium and high-density housing;
- Diversify housing products including affordable housing and housing and support models for vulnerable renter cohorts (including for young people, for Elders, for people with a disability, for people involved with the criminal justice system, for people needing mental health support and people experiencing and people using family violence); and,
- Expanding wellbeing support programs for vulnerable renters; and
- support and assistance for Aboriginal home ownership.

However, it is clear AHV alone cannot meet all the Aboriginal communities' unmet housing need.

AHV is again obliged to stand up and lead Aboriginal housing and homelessness policy and service delivery development and advocacy in Victoria. The same spirit and ethos that drove Aboriginal Elders and community members five decades ago to work together to meet and address Aboriginal housing need and form the AHBV, continues to dominate AHV culture and practice today.

AHV responded to this challenge and led development of *Mana-na woorn-tyeen maar-takoort*, the self-determined framework for Aboriginal housing and homelessness reform in Victoria.

The Framework was developed by community, for community in 2020, to reflect the objectives and priorities of the Victorian Aboriginal community and respond to community needs across the housing and homelessness systems over the next 20 years.

The vision of *Mana-na woorn-tyeen maar-takoort* is that every Aboriginal person has a home and it includes 5 overarching goals to;

1. Secure housing improves life outcomes
2. Build supply to meet the needs of a growing Aboriginal population
3. Open doors to home ownership and private rental
4. An Aboriginal focused homelessness system
5. A capable system that delivers Aboriginal housing needs.

Implementation of *Mana-na woorn-tyeen maar-takoort* is jointly led by a partnership between the Aboriginal community and government. The Aboriginal community is represented by the Aboriginal Housing and Homelessness Forum (AHHF) and the Victorian Government by Homes Victoria, the Department of Treasury and Finance, and the Department of Premier and Cabinet.

The AHHF is a first of its kind consortium of 40+ ACCOs, Traditional Owner groups and Aboriginal Trusts, who are delivering, or are interested in delivering, housing and homelessness services across Victoria. Our role is to lead Aboriginal housing and homelessness policy development and advocacy in Victoria and provide the Secretariat for the AHHF.

[xi-xiv] *Sandy Cahir, 2004, More bees with honey: A history of the Aboriginal Housing Board of Victoria, pg 7-8, 9, 11 and 71.*

The World Around Us

AHV must chart a course for the future, to deliver on our shared long-term Aboriginal housing strategy, *Mana-na woorn-tyeen maar-takoort*, while navigating a changing world.

POLITICAL

Australia's political system is currently highly engaged in matters of both social and affordable housing, and First Nations rights and futures.

In political and policy terms, 'the time is now' to seize this rare convergence of focus. *Mana-na woorn-tyeen maar-takoort* provides a clear framework with targets for the future of housing for Aboriginal Victorians.

TECHNOLOGICAL

From alternative energy transitions to cyber-attacks, artificial intelligence and more flexible work, technology is a constant driver of change.

Technology brings many benefits along with new challenges. In the next decade, Victoria is undergoing an energy transition away from gas and coal towards electrification. Rapid advances in artificial intelligence and digital technologies are reshaping how services are designed and delivered, such as access to services and support 24/7 using digital tools.

ENVIRONMENTAL

We face multiple challenges as our climate changes. Locally and globally, we will need to adapt to where and how we live.

Climate change is driving more frequent, more extreme emergencies and disasters. How we plan for, build, rebuild and ensure resilient homes and communities will evolve in the decade ahead. Challenges such as food insecurity, heatwave and new health risks are also growing risks driven by a changing climate.

LEGISLATIVE & REGULATORY

There are both State and Commonwealth housing reforms on the horizon, and the path to Treaty in Victoria is of significance.

Yoorrook laid Victoria's housing truths bare, and now, Australia's first Treaty is here. How should AHV support, advocate or activate during this time in history?

SOCIETAL

Socially, a cost-of-living crisis complimented by a housing crisis and sustained post- pandemic impacts are driving social disadvantage, global unrest and political division.

Over-representation of Aboriginal Peoples experiencing homelessness, poverty, and poor health of which government policies and strategies have failed to resolve. The absence of secure housing undermines efforts to reduce disadvantage and is also a foundation for improving outcomes for Aboriginal Victorians. More broadly, societal trust in institutions - both public and private - wavers. In an era of corporate social responsibility and Reconciliation Action Plans, is there substance and positive evolution to be seized upon?

ECONOMIC

Economic conditions and cost of living pressures ring an alarm bell. Our renters are hurting, and there are also heightened risks in housing development.

The building industry is experiencing multiple stressors at present, including rising costs and financial stress, constrained supply chains, and limited availability of a skilled workforce. This adds risk and challenge to meeting demand for housing supply. There are direct implications on AHV in managing our future risk and any potential debt; making prudent investment decisions; supporting renters and managing rental arrears.

AHV to 2036

VISION

Aboriginal Victorians secure appropriate, affordable housing as a pathway to better lives and stronger communities.

VALUES

Respect and support for Aboriginal identity and culture, and for our renters and stakeholders.

Transparency and accountability in providing information, decisions and explanations for scrutiny, and taking responsibility for actions and consequences as the foundation of good governance and trust.

Striving for excellence through our leadership in Aboriginal housing and best practice service delivery.

Integrity, trust, and honesty in all our business activities and practices.

Collaborative relationships with our community, renters, government and stakeholders.

Kindness, compassion, courtesy and dignity in our relationships with our clients, stakeholders and each other.

Inclusiveness that ensures everyone, regardless of background, abilities or circumstances has equal opportunities to participate, contribute and feel valued.

UNIQUE PURPOSE

We first and foremost provide housing for thousands of Aboriginal people.

But we are more than housing. We are for community, by community, bringing unique understanding and respect, expertise, and cultural safety in how we deliver services, partner with others, and drive change.

As today's stewards of Aboriginal Housing Victoria, we deeply respect those who have served before us, value our community partners, and see the strengths and resilience in every individual, family and community we serve.

OBJECTIVES

EXCELLENT SERVICES

Deliver quality housing services uniquely tailored for Aboriginal Victorians, for stronger social, health and economic outcomes.

MORE HOMES

Grow, improve and diversify our housing portfolio.

GENERATIONAL IMPACT

Strengthen our partnerships to deliver generational change for our communities.

A STRONGER, MORE SUSTAINABLE AHV

Advance AHV's future with strong governance, people, culture, systems and organisational capability.

OUTCOMES

1. Reduced homelessness and housing instability for Aboriginal Victorians.
2. Resilient and healthy renters in quality housing.
3. Impact on housing policy and investment for Aboriginal Victorians.
4. A thriving, future-safe Aboriginal Housing Victoria.



Excellent Services

To live well, renters and their households need our homes and housing services to be responsive and safe, connected to support systems that really understand Aboriginal renters.

OBJECTIVE

Deliver quality housing services uniquely tailored for Aboriginal Victorians, for stronger social, health and economic outcomes.

STRATEGIC ACTIONS

1. Engage with renters and their households to improve renter experiences and build stronger communities.

2. Develop relationships with service providers and ACCOs, and secure renter support and wellbeing services that enable renters and their households to thrive.

3. Improve the quality and safety of AHV's properties with enhanced property management programs and services.

4. Develop AHV's asset management lifecycle strategies and services to manage a growing and more diverse portfolio.

SUCCESS IN 2036 LOOKS LIKE...

Increased range of housing models and forms of support delivered by AHV.

Increased renter satisfaction with the quality and types of service delivered by AHV.

Increased renter satisfaction with how AHV engages and listens to community.

AHV is in authentic patnerships that deliver new programs, properties and housing pathways.

Improved overall condition and usability of housing stock.

AHV has delivered on its Asset Management Strategy, refining a property portfolio that is fit for the needs of the organisation and community.

More Homes

To secure homes for all Aboriginal Victorians, we must substantially increase the availability and suitability of housing.

Need is critical and the time to act is right now.

OBJECTIVE

Grow, improve and diversify our housing portfolio.

STRATEGIC ACTIONS

1. Design and deliver housing solutions that respond to need and grow our provision of social and affordable housing.

2. Build partnerships for development and growth and advance our funding and investment strategies.

SUCCESS IN 2036 LOOKS LIKE...

>100 new social homes annually in our portfolio, subject to government funding availability.

Increased diversity in housing products beyond core social housing, e.g. affordable housing; housing for people with support needs and disabilities; and pathways to home ownership.

Strategic partnerships deliver high-quality, well-located housing.





















Generational Impact

Our work developing and advocating for good policy, investment and change is critical. We know that this is best achieved in collaboration with others. We will act for those we serve today, and for future generations.

OBJECTIVE

Strengthen our partnerships to deliver transformational and generational change for our communities.

STRATEGIC ACTIONS

1. Advance self-determination in policy and action for Victoria's Aboriginal communities and housing and homelessness services.

2. Grow our partnerships and relationships with ACCOs and peers, building collective strengths and capabilities for greatest community impact.

3. Listen to, advocate for, and be accountable for representing community needs.

4. Develop and deliver support for Aboriginal Victorians into home ownership.

SUCCESS IN 2036 LOOKS LIKE...

AHV is a valued contributor to the success of *Mana-na woorn-tyeen maar-takoort*.

AHV has strong and purposeful relationships with Aboriginal and mainstream stakeholders.

AHV is a credible and trusted Aboriginal housing representative and advocate.

Programs to support home ownership are part of core business.

A Stronger, More Sustainable AHV

AHV has managed considerable growth in recent years. To provide excellent services, more homes and build generational impact, we will continue to invest in and improve our people, systems and governance.

OBJECTIVE

Advance AHV's governance, people, culture, systems and organisational capability.

STRATEGIC ACTIONS

1. Attract great people, grow our Aboriginal workforce, and provide development opportunities that build AHV's capability and excellence.

2. Maintain a strong organisational culture vibrantly connected to Victoria's Aboriginal communities.

3. Invest in continuous improvement of systems needed to grow efficiently and provide excellent housing and property services.

4. Excel in the governance and performance management of AHV, continually refining for future success.

SUCCESS IN 2036 LOOKS LIKE...

AHV is recognised as a great place to work by Aboriginal people.

Increase in number of Aboriginal staff recognised as housing leaders in community.

AHV has grown while maintaining strong, sustainable financial viability.

Strong and effective quality assurance systems and services.

AHV systems are fit for purpose and effective.





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