

Mayam Mayam Dja Dja Wurrung Housing Strategy



Acknowledgement and thank you.

DJAARA Members have been pivotal to the development of this Mayam Mayam strategy. Participants of the wartaka met numerous times to share knowledge and provide guidance to DJAARA staff. Members have described their own experiences, read and commented on drafts, and contributed their vision and hopes to shape the strategy.

DJAARA is grateful for the support of Lesley Dredge, who freely provided sound policy advice and industry knowledge to assist the development of DJAARA's housing plans and strategy, and refused payment for that assistance. We express our gratitude to Daniela Davis, who provided specialist Aboriginal housing advice and contributed to drafting the strategy far beyond the expectations of a wartaka member, and to Liz Allen, who facilitated numerous meetings of the wartaka and supported the development of the draft strategy. We also thank Michael Smith, and Greg Cash of Elysian Consulting Ltd, who worked with us right from the start of the journey to develop the Mayam Mayam Strategy and brought a wealth of knowledge and experience to our table.

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Foreword

Our Country provided a home to our Ancestors for generations, enabling them to care for Country.

On behalf of DJAARA (Dja Dja Wurrung Clans Aboriginal Corporation) I am extremely pleased to provide this message for Mayam Mayam – Dja Dja Wurrung Housing Strategy.

Nothing could be more important to DJAARA than enabling mob to connect back to Djandak (Country) through solid foundations. The impacts of colonial dispossession have left many of us lacking a home. Over generations, these impacts have led to a disconnection from **Djandak** and loss of identity. Despite this, **Djaara** (Dja Dja Wurrung People) have shown ongoing resilience and tenacity in the face of adversity and remain strong in culture and identity.

As one wartaka member stated: "Whilst some of us do not live on Djandak we have never lost our cultural identity".

From our wartaka (meeting with purpose) we heard loud and clear from DIAARA Members about how the current situation lets our people down at every level: appalling levels of homelessness, a lack of access to public and community housing, discrimination in the private rental market and an absence of support for home ownership.

We have the opportunity and indeed a responsibility to turn this around. The resources, networks and the unique cultural knowledge of DJAARA provides us with a platform. We recognise the importance of collaboration with governments and other partners to achieve the housing justice our people rightfully deserve.

Our vision is for Djaara to have easy access to reconnecting and murrun dhelk, living well on **Djandak**. We will provide quality, well-maintained and energy-efficient homes that meet community needs holistically – not just shelter but a home to strengthen connection to Country, connection to kin and connection to our Ancestors. DJAARA will invest in a collection of new homes throughout our traditional lands that are a source of collective wealth for generations to come, supporting the aspirations of **Djaara** to build our own solid foundations for ourselves and our families.

Dja Dja Wurrung People are a very proud and passionate mob. It is important that we continue the legacy of our Ancestors and walk forward in good Murrup (Spirit). This strategy is just the first step on our journey - one that will need dedication, patience and a willingness to learn from each other. We are excited to share this strategy with you all.

Rebecca Phillips

Chairperson Dja Dja Wurrung Clans Aboriginal Corporation



66 As the First Australians, Aboriginal Victorians are the Traditional Owners and custodians of the lands on which all Victorians live. It is a grim irony that the people with the greatest hereditary right to this place as their home, are also the group most likely to be homeless.

Housing outcomes for Aboriginal people are a significant part of the enduring legacy of an extensive colonisation process characterised by waves of dispossession. Aboriginal people have been homeless in their own nation for over 200 years. In no other portfolio is the moral imperative to restore rights more compelling for Victoria's First Australians than in housing.

Mana-na woorn-tyeen maar-takoort, The Victorian Aboriginal Housing and Homelessness Framework

Djaara Djali (language)

Language keeps us connected to Country, People and community through speaking Culture. Djali (Dja Dja Wurrung language) is our foundation. We are renaming Country as we are bayikina (reawakening) Djali. We share Djali to instil it across Country, and as our inherent identity and connecting to Country.

The Djali on this page appears throughout this strategy.

Djali	Meaning
Bakaru wayaparrangu	In the Middle, We All Meet
Djaara	Dja Dja Wurrung People
DJAARA	Dja Dja Wurrung Clans Aboriginal Corporation
Djali	Dja Dja Wurrung language
Djandak	Dja Dja Wurrung Country
Gatjin	Water
Lar Balaka	Home of mob

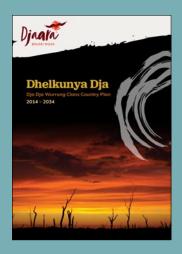
Djali	Meaning
Mayam Mayam	Housing. Name of DJAARA's housing strategy
MAYAM MAYAM	Name of DJAARA's housing entity
Murranayangu	We all live, thrive
Murrun dhelk	Living and being healthy
Murrup	Spirit
Wartaka	Come with purpose

Principles for partnership

DJAARA (Dja Dja Wurrung Clans Aboriginal Corporation) has a long history of establishing productive partnerships to meet the goals set out in Dhelkunya Dja: Dja Dja Wurrung Clans Country Plan.

To achieve our housing goals to meet the needs of Dja Dja Wurrung People (Djaara) and mob more broadly, DJAARA will need to partner with state, federal and local governments, and private investors. Statewide and Dja Dja Wurrung¹ Treaties may also provide resources and tools to deliver improved housing outcomes for **Djaara**.

DJAARA has developed a set of principles to help guide those partnerships and to ensure our work together is productive and based on respect, honesty, trust and a recognition of the needs and rights of **Djaara**. Our partners understand and commit to these principles, which are set out below. With these principles, DJAARA is prepared to enter into various forms of agreement, both formal and informal, to generate tangible outcomes that will realise and safeguard Djaara rights to housing security.





Partnering with DJAARA

DJAARA recognises the value of forming genuine partnerships to help achieve mutual goals. The following process highlights the steps towards respectful partnership and meaningful engagement with DJAARA.

STEP 1	Understanding DJAARA and Dja Dja Wurrung People is showing respect
STEP 2	Early engagement and initial discussions
STEP 3	Build trust and cultural competency
STEP 4	Develop a partnership statement
STEP 5	Formal engagement and Cultural Heritage assessments
STEP 6	Negotiate benefit sharing agreements
STEP 7	Implementation and monitoring

 $^{^1}$ Dja Dja Wurrung People of the Central Victoria area are the first Traditional Owner group to register intent to negotiate a Traditional Owner Treaty.

Introduction: the need for Mayam Mayam (housing)

Djaara (Dja Dja Wurrung People) are the direct descendants of the First Peoples of Djandak (Dja Dja Wurrung Country). We are made up of many clan groups who descend from our 18 Apical Ancestors. Some Djaara are living on Country and some are living off Country. We are all Dja Dja Wurrung.

The Dja Dja Wurrung Clans Aboriginal Corporation (DDWCAC; now trading as DJAARA) is the representative body for all Dia Dia Wurrung People. DDWCAC was established in 2004 with the principal objectives and responsibilities of promoting the health and wellbeing of Dja Dja Wurrung People, and protecting and promoting the laws, Culture, property rights and human rights of Dja Dja Wurrung People.

All Dja Dja Wurrung People are eligible to become Members of the Corporation. DJAARA Members play an essential role in the governance of DJAARA, and quide the activities of the Corporation and its enterprises to meet the goals set out in Dhelkunya Dja: Dja Dja Wurrung Clans Country Plan.

Of particular relevance to this Mayam Mayam strategy are Dhelkunya Dja Goal 1: Djaara (Our People) and Goal 8: Murrunayangu (We all live, thrive).

Mayam Mayam means 'housing' in Djali (Dja Dja Wurrung language). The need for a Mayam Mayam strategy cannot be disputed. The historical and ongoing impacts of colonisation have created a situation of social disadvantage for **Djaara** and Aboriginal People more generally, which has made it very difficult for many to access safe, secure and appropriate housing.

According to the Australian Bureau of Statistics Census of Population and Housing, almost one in five First Nations People did not live in appropriately sized housing in 2021. Fewer First Nations Australians were living in appropriately sized housing than non-Indigenous Australians (81% compared with 94%, respectively). In Victoria, 11% of Indigenous Australians are not living in appropriately sized housing.

The rate of homelessness among First Nations People was 8.8 times the rate for non-Indigenous Australians (306.8 compared with 34.9 per 10,000 population). Almost a third of First Nations People living in outer regional areas are spending more than 30 per cent of their gross income on housing, a clear indicator of housing stress.

Every Dia Dia Wurrung Family Group has members who have experienced or continue to experience homelessness, or risk of homelessness. Every Family Group has members who have lived in or live in housing which is overcrowded, sub-standard, unsafe and which does not provide the safe and secure base for a happy and healthy life. We know that many **Diaara** women and teenagers are homeless or at risk of becoming homeless.

Existing services whose job it is to provide emergency, affordable and safe housing are not adequately responsive to **Djaara** needs. It's critical that our partners and stakeholders – governments at all levels and their agencies, the housing industry and the wealthy in our society – listen to Dja Dja Wurrung experience, understand our determination to turn this around, and change their ways of partnering with us to make it happen.

Safe, affordable and secure housing is essential for Diagra to secure the state of health and economic wellbeing we all deserve. This strategy reflects Diaara experience and outlines DIAARA's vision and plan for ensuring the availability of safe, appropriate housing for **Djaara** on **Djandak**.



Our vision

DJAARA is committed to providing secure, quality, affordable and culturally safe homes and services which protect and support Djaara (Dja Dja Wurrung People).

Mayam Mayam was developed through a deep understanding of the culture, needs, experiences and aspirations of Djaara. We recognise that our mob need support in different ways to secure a home. These needs will change over their lifetime. We are driven by a desire not just to provide homes wherever they are needed but also to build communal and family wealth for future generations.

We recognise the need to act now to ensure the spiritual, social, economic and emotional wellbeing of our People, both current and future. A home is not just shelter. It is the cornerstone of how we care for kin and each other. It is where our people can find security and nurture family in a modern society dominated by the colonial system.

Mayam Mayam is underpinned by DJAARA Members' right to self-determination. Today a capacity for Diagra to action self-determination still remains compromised, manipulated and unenforceable due to the ongoing impacts of colonialism. Covert and overt racism, paternalism and overall apathy by government contributes to the ever-widening 'gap' for mob across all 19 national socio-economic targets committed to by government over 5 years ago as part of Closing the Gap. Access to housing remains fundamental to achieving socioeconomic parity for mob across the National Closing the Gap priority reforms, and affects Dia Dia Wurrung Peoples' capacity to connect to Culture, Lore, spirituality, identity and Djandak (Dja Dja Wurrung Country). Yet, it appears to remain a low priority by government.²

Articles 3 and 4 of the United Nations Declaration on the Rights of Indigenous Peoples state that the right to self-determination for Indigenous peoples can be described as the right to:

... freely determine ... political status and freely pursue economic, social and cultural development. Indigenous peoples, in exercising their rights to self-determination, have the right to autonomy or self-government in matters relating to their internal and local affairs, as well as ways and means for financing their autonomous functions.3

The Asia Pacific Forum of National Human Rights Institutions and the Office of the United Nations High Commissioner for Human Rights have stressed that this right to selfdetermination is a 'foundational' right, without which the other human rights of Indigenous peoples both collective and individual cannot be enjoyed.

Self-determination is embedded within Mayam Mayam and DIAARA seeks to realise housing equity for mob by actioning our right to self-determination in alignment with principles of justice, democracy, respect for other human rights, equality, non-discrimination, good governance and good faith.

While self-determination means that DJAARA can and must design housing and services to meet the needs of Dja Dja Wurrung People, justice demands that DJAARA not be left to do this on its own. Our initiatives to empower Dja Dja Wurrung housing must be supported by governments at all levels, working in partnership with us, fellow Traditional Owners, and Aboriginal Community Controlled Organisations.

DJAARA's vision comes at a time when the political climate demands governments recognise that the old ways of doing business do not work for mob. DJAARA seeks to provide opportunity for **Djaara** who want to live on Country to do so, wherever they are at on their housing journey, and support **Djaara** living off Country to also secure safe and affordable homes. Our dedication to heal our People is unwavering and unbroken.



² Closing the Gap targets and outcomes | Closing the Gap

³ UNDRIP, p.8. UNDRIP_E_web.pdf; "The United Declaration on the Rights of Indigenous Peoples: A manual for human rights institutions", Asia Pacific Forum of National Human Rights Institutions and the Office of the United Nations High Commissioner for Human Rights, (2013), p.20.



PART 1

Strategy development – driven by Djaara experience and need

DIAARA Members informed this strategy through a wartaka - a meeting with purpose, which brings together **Djaara** who are Members of the Corporation, who have specific knowledge, skill and experience for a particular purpose. The Members expressed Dja Dja Wurrung Peoples' housing experiences and housing needs, and tested and refined the areas of focus for this strategy.

The stories told by our mob in the wartaka are the essence of this strategy.

Safe, secure and affordable housing is crucial and foundational for supporting healthy, happy Djaara families and individuals. Jobs, health, social and emotional wellbeing, security, safety and economic wellbeing depend on having a home.

Members see housing as crucial business for DJAARA as a way of meeting Goal 1 in Dhelkunya Dja: Dja Dja Wurrung Clans Country Plan – Every Djaara person is happy, healthy and secure in their identity, livelihood and lifestyle. DJAARA must step into provision of housing because the existing systems, providers and markets are failing on account of systemic racism, a lack of social and affordable stock and inadequate investment by government. Many Members have experiences of homelessness, housing insecurity, overcrowding, inappropriate and dangerous housing, or housing that is located too far away from kin, family, supports, services and opportunities.

Acknowledging that connection with Djandak benefits Djaara health and wellbeing, some Members emphasised the importance of supporting Diagra who currently live off Country to return to and reconnect with Country. Others argued the need to recognise that many Djaara need to live off Country to be near work, family and services. Noting that government policies and discriminatory practices have driven Djaara to secure employment and access services away from Djandak, they advocated for an approach that enables Diagra to access secure, safe and affordable housing where they currently live, or where they need and choose to live in the future.



66 Private rentals are hard to get even though we had a good rental history ... the owner blamed us for flooding and charged rent while the house was unliveable."

- On poor-quality rentals and being unfairly treated

Every wartaka participant who contributed their experience to the process of developing this strategy described at least one experience of losing their accommodation, being homeless, being discriminated against when seeking accommodation, being met with unsatisfactory responses to requests for assistance, putting up with sub-standard accommodation, feeling wretched from being unable to support family members in need of accommodation, and risking removal of children if they sought government assistance in response to housing circumstances.

Existing housing providers and programs that service the broader community do not make an effort to build relationships and understand the needs of Djaara. Some described feeling culturally unsafe and unwelcomed when dealing with existing service providers. Members did not feel confident in any of the social housing providers because of the demand and long waiting periods.

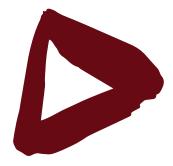


Wartaka members also shared personal stories that were all-too-commonplace for mob, where landlords had no regard for renters' rights and exploited Aboriginal tenants' situations instead. Aboriginal People may have few housing options on account of illness, income constraints or family circumstances – the result of cycles of social disadvantage driven by the ongoing impacts of colonisation. The power landlords were able to wield over some Djaara families is very concerning for DJAARA. Mayam Mayam seeks to provide guidance on ways to address these issues.



66 Social housing was also hard to get with one Member saying that it took 7 years to get an Aboriginal Housing property."

- On frustrations with waitlists and access



Rental housing through the private market is often out of reach due to discrimination, the lack of affordable rental stock, and the general demand in housing across the region. There are many barriers to home ownership as well.



66 Endless applications were needed for private rental and Aboriginal people were put at the end of the queue."

- On racism and barriers in the private rental market



66 You would think [a particular organisation] would understand this."

- A member trying to buy their home after 15 years of renting and getting knocked back due to informal savings history while supporting extended family

A persistent experience for Members is the inability to gather a deposit to gain entry to the private housing market.

There are many barriers to home ownership as well. Being able to demonstrate a savings history and having the right support is crucial for anyone wanting to own a home. However, this is especially hard for mob who, compared with non-Aboriginal people, have been denied opportunities to build intergenerational wealth, and have not had the same access to job and educational opportunities. This makes it difficult to save a deposit, build a good credit rating or pay off large existing debts.

Summary

As previously described, numerous barriers exist, which make it difficult for, or prevent **Digara** from, obtaining safe, secure and appropriate housing. These are summarised here.



Homelessness and insecurity

- DJAARA Members have experienced homelessness or couch surfing including Elders and young families.
- DJAARA Members have concerns over safety in overcrowded or unsafe share houses.
- Racism restricts access to both private and public housing.

Barriers to private and social housing

- Long waiting lists and inflexible eligibility rules (e.g. losing a place on the list for casual work).
- Discrimination, once identified as Aboriginal.
- Costs (bond, rent in advance) as a major barrier.
- Feeling excluded or unsafe in mainstream housing services.
- Some social service providers do not actively engage with First Nations residents of the region more productive partnerships should be developed.

Home ownership hurdles

- DJAARA Members want to own homes but face:
 - difficulty saving deposits
 - poor credit or informal financial histories
 - no access to inherited wealth
 - needing support to understand loans (e.g. IBA) and application processes.

Recommendations from the wartaka

Workshops were held with DJAARA Members to identify barriers to Djaara obtaining safe, secure and appropriate housing, and Member preferences for housing. A number of key themes emerged – around Member needs and preferences, and how DJAARA could support Members to secure and maintain appropriate housing.

Members are looking for a flexible and holistic approach to housing that supports both needs and aspirations. This includes different types of homes to assist people across different life journeys.

There remains a range of views about housing styles which enable families to live together and share spaces and, alternatively, spot purchasing homes across the region to avoid clusters of **Diagra** housing. Members recognised that currently state government policy drives the availability of housing options.

Housing flexibility is important, so that families can adapt as a family's need changes – as a member moves out or in. Elders in particular identified a diverse range of housing types: some would like one-bedroom homes, while others preferred three- to four-bedroom homes because of their family commitments. Recognising community needs is crucial, and DIAARA is committed to empowering **Diagra** voices to achieve this.

Members emphasised that the development of new homes and a housing business should support business and employment opportunities for **Djaara**.

Elders' needs

Properties scattered around the community were preferred while some Elders also thought that clusters of four to six homes with communal indoor and outdoor areas would suit them.



66 We want to feel safe and secure in our homes – whatever model we choose."

- Elder voice on the need for culturally safe housing

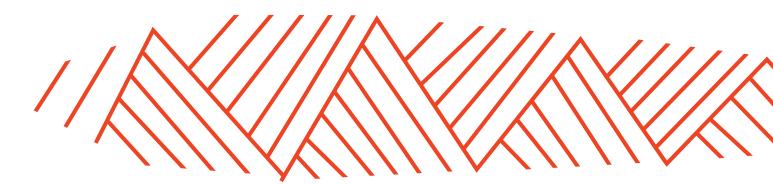
- Preference for ground-floor homes, safety fittings, no stairs.
- Options for both one-bedroom (for independence) and three- to four-bedroom homes (due to family obligations).
- Interest in 'salt and pepper' (dispersed) housing, or four- to six-house clusters with communal areas - but mixed views on large 'village' models.
- Urgent need for secure, safe, and modified housing to support mobility and wellbeing.
- Elders should be supported to age at home and live independently rather than transferring to institutional care if that is their preference.
- Concerns about social isolation and need for culturally safe Elder support services.

Housing design preferences

Members identified built-form priorities, including culturally appropriate design, energy efficiency and singlefloor accessibility.

- Single-storey builds with accessibility features.
- Solar panels, garden space, communal areas, safety features.
- Culturally relevant design input from Dja Dja Wurrung enterprise DJANDAK.
- Involvement of Diagra in builds and ongoing maintenance (training & employment).
- All housing developments should include gardens featuring endemic species.
- Storage facilities (both built-in storage within homes and storage spaces in housing developments) must be made available.
- Design should include all-abilities principles (such as lever-operated taps, accessible floor levels, support-friendly bathrooms).

Other recommendations: housing options including large homes and land that supports multi-generational occupation to support relationships; Elder influence over families; and that DJAARA should consider family/ clan-based properties for holiday and recreational use, gatherings, cultural practice.



Suggestions for DJAARA support

Wartaka participants made suggestions for a range of ways in which DIAARA might support Members to secure and maintain housing:

- Employ a DJAARA housing officer to advocate, educate and refer.
- Use the Community Support Fund for:
 - emergency housing (e.g. motels)
 - housing deposits or bond support.
- Create pathways into home ownership like rent-to-buy, deposit matching, or loan guarantees.
- Provide financial counselling and support navigating services.
- People leaving institutions need the opportunity for a 'second chance' and to have appropriate housing available to support their reintegration.
- Priority should be given to women and kids experiencing violence, Elders and carers, and kinship
- Ideally DJAARA would engage a housing worker to assist with current housing problems or partner with another agency to provide that service.
- Djaara need transitional housing support, with food and other requirements met as well as housing.
- Members must contribute to tenancy policy and prioritisation/selection policy.
- It is important for DJAARA as a housing provider to attend to regular maintenance requirements.
- Members support the provision of a maintenance equipment 'library' so that there is access to gardening and home maintenance equipment without the need for Members to bear the cost of purchasing all useful or necessary items.



PART₂

DJAARA as a housing provider

The Dja Dja Wurrung Clans Aboriginal Corporation (now trading as DJAARA) was established in 2004 with the principal objectives and responsibilities of promoting the health and wellbeing of Dja Dja Wurrung People, and protecting and promoting the laws, Culture, property rights and human rights of Dja Dja Wurrung People.

DJAARA's vision, as set out in its primary strategic document – Dhelkunya Dja: Dja Wurrung Clans Country Plan 2014–2034 – is to ensure that:

- the health and wellbeing of our people is strong and underpinned by our living Culture
- Djandak (our Country) and gatjin (waters) are in good condition and actively managed to protect our values and to promote the laws, Culture and rights of all Diagra
- as this Country's First People, we are politically empowered with an established place in society and capable of managing our own affairs from a strong and diverse economic base.

In adopting a housing strategy, DJAARA is advancing the goals of the Country Plan, in particular:



DJAARA is well-placed to be a housing provider because of its historic and continued achievements, and its resources, networks, opportunities and leadership. These uniquely position DJAARA to play a leading role in our community to promote the social and economic empowerment of **Djaara**.

identity, livelihood and lifestyle.

The current political climate may also provide DJAARA with greater capacity to effect change. The influence and effect of the Yoorrook truth-telling commission is yet to be seen as, mob passionately called for change and told stories of injustice and racism from all levels of government since colonisation. Recent Treaty achievements also add weight.

strengthen our living culture.



Mayam Mayam Strategy objectives

Consistent with Dhelkunya Dja and the wartaka, DJAARA has established the following four key objectives for this housing strategy.

- 1. Improve the health and social wellbeing of Djaara by providing secure, safe and affordable housing that meets Diaara needs.
- 2. Promote economic empowerment for **Digara** through access to housing that is close to employment, including those who are employed with DJAARA.
- 3. Increase asset and wealth accumulation opportunities for **Djaara** through increasing access to home ownership – both household and collective.
- 4. Enhance cultural connection for Djaara, enabling mob to live and work on Country.

Development of a DJAARA housing entity

DJAARA commissioned a report by Greg Cash of Elysian Consulting to help plan development of a housing practice. The DIAARA Board has adopted this report, which provided clear quidelines for developing a viable housing enterprise, starting with:

- registration as a Community Housing Association
- creation of a development company to provide and manage housing
- development of a viable community housing organisation.

At the time of publishing, DJAARA's housing entity, MAYAM MAYAM, had been incorporated and registered as a Community Housing Association.

Key report recommendations included staged development, the need for around 200 owned and managed dwellings to maintain viability for the entity, and opportunistic use of state and commonwealth programs. Since that report, capital investment by DJAARA has become a possible driver of purchasing or developing dwellings.

The following table outlines a staged development program, as recommended by the report (with minor amendments).

Staged program for development of a DJAARA housing entity

	STAGE 1 Start up 1–2 years	STAGE 2 Building scale & capacity 3–5 years	STAGE 3 Growing: 5 years +
Organisational focus	 Become registered as a community housing agency. Agree that the initial focus is on social and affordable housing. Establish governance, partnerships and networks. Consider establishment staffing to focus on current funding opportunities. Create a capacity development plan. Develop a strong narrative around need and demand to inform funding applications. 	 Manage ongoing regulatory compliance. DJAARA is seen by the local community, and among service providers and developers as having a housing business. 	As for stage 2, plus DJAARA takes a broader view and role in the provision of housing such as: market sales home ownership products including shared equity and rent-to-buy market rentals.

	STAGE 1 Start up 1–2 years	STAGE 2 Building scale & capacity 3–5 years	STAGE 3 Growing: 5 years +
Financial arrangements	 Attract a grant to enable registration. Look for other capacity development funding, e.g. National Indigenous Australians Agency. Consider taking on management and/or asset transfers through Homes Victoria to help develop experience and assist with viability. Discuss with Homes Victoria the potential transfer to DJAARA of local public housing stock currently tenanted by community members existing properties in the area. Develop a policy on the Corporation borrowing money to invest in housing. 	 Determine the risk appetite for the Corporation and the nature of the projects it wishes to take on, e.g. small-scale developments or develop through partnerships. Consider entering into projects that access Commonwealth HAFF funding through an intermediary, such as the State Government, or through a partnership. 	Establish sophisticated financial programs to: • monitor operational and capital funding. • design complicated financial development models.
Project Development	 Organise the return of Crown/DJAARA lots. Work with Homes Victoria to identify properties within the area for spot purchase. Develop a proposal for the Regional Worker Accommodation Fund. Consider any opportunities that arise through local government or through developers needing to make an affordable-housing contribution. 	Undertake master planning for suitable Crown/DJAARA lots incorporating desired: • housing outcomes (social housing and Djaara home ownership) • commercial outcomes (financial returns, contracting and business development opportunities, and investment opportunities) • cultural outcomes.	 Establish partnerships to deliver on large developments. Manage small developments in- house.
Operations	 Ideally by the end of 2 years DJAARA will have 10–15 properties which could be managed by an agency. Develop training for dedicated DJAARA housing staff. 	 DJAARA will have: 34 properties filled a total of 50–60 properties in the portfolio. 	 Tenancy & property management operates in house. Training to assist DJAARA Members to work in operations and development.

Mayam Mayam Strategy actions and approach



In implementing the Mayam Mayam Housing Strategy, DJAARA will employ approaches that:

- respond to the needs, priorities and aspirations of Diagra
- promote **Djaara** self-determination and economic independence
- are consistent with DJAARA's Dhelkunya Dja Country Plan
- minimise risk exposure to DJAARA's broader activities
- recognise DJAARA's strengths, capabilities and capacities.

This section describes the actions and approaches DIAARA will take to complete the staged development program to achieve the objectives in this Mayam Mayam strategy.

Grounded in local connections, people and relationships

DJAARA's approach is consistent with the principles stated by the Australian Housing and Urban Research Institute in Empowering Indigenous communities to reduce homelessness is key to Closing the Gap, 21 March 2024:

Key principles that underpin appropriate responses for Aboriginal people include:

- localised approaches
- provided by Aboriginal people
- relationships and partnership with local communities
- embedded with Aboriginal understandings of and practices around home
- utilise Aboriginal concepts of wellbeing to provide Aboriginal focused support.

Providing mob with safe, affordable and appropriate homes will involve a new relationship between DJAARA and its Members. While this new relationship with DJAARA as a rental provider may have challenges, it is also an opportunity for DIAARA to develop housing programs that are culturally safe, trauma-informed and accessible to all **Djaara**. Templates used by other Aboriginal housing service providers may provide guidance but must be modified to reflect Djaara experience and circumstances.

The wartaka emphasised the crucial need for DJAARA to ensure that residents of DJAARA homes have access to the necessary support to thrive.

As a housing provider, DJAARA views itself as a networker, partner, and potential funder of services for our People, rather than a direct provider of tenancy support services. This means that DJAARA supports and brokers better access to tenancy support for mob, while affording greater choice and control over what supports are accessed if requested.

DIAARA will:

- > embed **Djaara** values and cultural safety in its approach to housing management
- > collaborate with other Aboriginal housing providers to share best practice
- > implement a community networker function to better connect **Djaara** to existing services
- continue to advocate for better access to existing services and supports for Djaara
- where appropriate, co-fund services to support Djaara to maintain stable homes.



Investing DJAARA's land and capital in new homes

Central to Mayam Mayam is the careful investment of land and capital into housing programs, co-invested where appropriate with government contributions and partnerships with Aboriginal Community Controlled Organisations (ACCOs) or appropriate mainstream support services.

The Recognition and Settlement Agreement (RSA) signed between DJAARA and the State of Victoria in 2013 binds both parties to a meaningful partnership founded on mutual respect. Under the RSA, the Dja Dja Wurrung Land Use Activity Agreement (LUAA) grants DJAARA procedural rights over Crown land. The RSA also recognises Dja Dja Wurrung as the Traditional Owners of Country. This framework will play a pivotal role in the investment of land and capital into housing programs. DJAARA has interest in Crown land that the State deems as surplus, and has the opportunity to negotiate transfer of land.

The agreement between DJAARA and Agnico Eagle Mines Ltd, Bakaru wayaparrangu (In the Middle, We All Meet), may provide a further ongoing source of investment.

DJAARA's investment in new homes could include:

- up-front equity contributions
- making land available for an agreed period at nil cost to its housing business
- extending finance to the housing business.

DJAARA will look to make the best benefit of this where appropriate, taking ownership of land that is suitable for residential development and realising this as new social, affordable rental or market rental homes. Some sale of land that is not required for other DJAARA purposes will be part of this mix, with sale proceeds reinvested back into DIAARA's activities.

For the most part, investment in new social and affordable rental homes involves an acceptance by DJAARA of a lower rate of return compared to other more commercial investments, in return for the beneficial use by Dja Dja Wurrung People. More commercial rates of return could however be possible with new approaches to housing funding, such as the Housing Australia Future Fund Facility, which makes operating payments over an agreed period. Debt finance may also be justified in the future, but this is not an immediate priority for DIAARA in its start-up period.

DJAARA will:





- > avoid concentration of housing for **Djaara** on any one site through careful sales of land that does not meet needs, consistent with the Dhelkunya Dja Country Plan
- > re-invest proceeds from sale of land into housing in other locations of high need
- ensure that commercial arrangements are on fair and reasonable market terms, and partners commit to employment and training opportunities for mob.



Partnering with government

DJAARA will not be able to meet the housing needs of our People on its own. In any event, housing justice for Aboriginal People demands a continued response from governments at all levels.

DJAARA's model is one of co-investment, particularly for social and affordable housing where it can and should access both Aboriginal-specific programs and mainstream funding programs. Government support can take many forms, but includes:

- transfers of housing, both newly completed and existing and tenanted
- grants to support new homes being built
- concessional finance.

Mana-na woorn-tyeen maar-takoort (Every Aboriginal Person Has a Home, the Victorian Aboriginal Housing and Homelessness Framework)⁴ recognises the critical role that Aboriginal housing providers will play in supporting culturally safe and appropriate housing to Aboriginal people. The Framework sets an ambitious target to meet the demand of 27.000 additional Aboriainal households by 2036, including 5.000+ social housing properties by 2036; that's 300 homes a year, just to meet future demand.

Importantly, the Framework:

- called for a 'fair share' for Aboriginal housing so that all government developments and funding have an Aboriginal housing target
- identified the crucial importance of building the capacity of Aboriginal Community Controlled Organisations and Traditional Owner groups to upskill, create critical mass for development, and engage in productive partnerships with the mainstream.

We are seeing the results of the Framework as the Victorian government moves to policies aligned with its approach, in particular embedding a 10% target and establishing dedicated approaches to design to support Aboriginal housing providers.

Program	Overall homes	First Nations Target
Big Housing Build (Victoria) \$5.3bn	12,000 new homes 8,200 net new social homes	820 new social homes (10% net new social homes): 420 grant funded, 400 spot purchased by Homes Victoria and transferred to Aboriginal housing providers
Social Housing Accelerator, (Commonwealth, implemented by Victoria) \$495m	Between 692 and 769 new social homes	78 new social homes, to be spot purchased by Homes Victoria and transferred to Aboriginal housing providers
Regional Housing Fund \$1bn	Up to 1300 new social and affordable homes	130 new homes (10% of program), homes to be spot purchased by Homes Victoria and transferred
Housing Australia Future Fund Facility/National Housing Accord (Commonwealth) Fund of \$10bn invested	40,000 new homes: 20,000 social and 20,000 affordable	No specific target, although identified as a priority. Housing Australia has indicated that First Nations housing is a priority for future funding rounds.

⁴ https://vahhf.org.au/wp-content/uploads/2023/09/victorian-aboriginal-housing-and-homelessness-framework_complete_26_02_20-2.pdf

As a registered housing provider, DJAARA is well placed to meet various government social housing stock transfers, apply for relevant funding opportunities, and allocate homes to **Djaara** who are on the Victorian Housing Register.

While some homes under programs such as the Big Housing Build have already been completed, these have been placed under interim management arrangements to enable newly registered providers to take over management when ready. Transfers of completed housing developments are a particularly important opportunity to build up the scale of DIAARA's housing operations and DIAARA will pursue this as a priority.

It appears likely, however, that funding for social and affordable housing will continue to be unpredictable and ad-hoc. DJAARA will plan to be ready with projects and opportunities that are well developed and which will be more likely to attract government funding in this environment. The Treaty process could in the longer term provide another avenue for the Victorian Government to commit to a stable and enduring supply of funding to Traditional Owners.

Local government also has an important role to play in the housing system in various ways. Increasingly, local governments are looking to address the shortage of housing in their municipalities through use of the planning system (inclusionary housing), better use of surplus local government-held land and helping build social licence for more social and affordable housing in communities.

Appendix I contains details of several funding streams currently available for mob and DJAARA Members to explore, with possible financial support from DJAARA: Help to Buy, First Peoples Home Ownership Program, Home Guarantee Scheme.

Appendix I also outlines government funding opportunities that DJAARA could explore to support mob: National Housing Infrastructure Facility – Social and Affordable Housing (NHIF–SAH) and Housing Australia Future Fund (HAFF).

DJAARA will:

- > seek to grow social and affordable housing under its management through a combination of grants and transfers
- > establish a new wholly controlled entity that is registered under the regulatory system for community housing in Victoria and which participates in the Victorian Housing Register
- > ensure that arrangements between the two entities are fair and transparent, including fair and equitable recognition of co-investment by DJAARA
- continue to advocate for a more stable and predictable funding system, to support long-term planning and to provide housing justice for mob
- > seek to partner with local governments across Country, including on matters such as rates exemptions, access to Council land and inclusionary housing requirements.

Building capacity

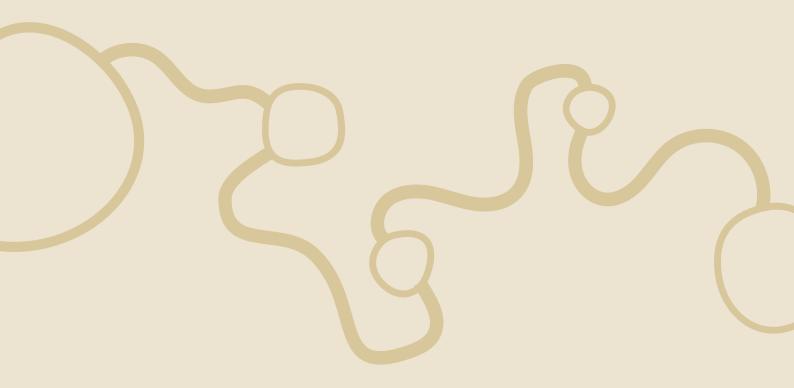
Housing is a complex business. Most housing providers look to build at scale so that they can provide better service to residents and to maximise the value of the homes they own and manage. But there are many ways to do this. Many other housing providers make it work by being part of a wider corporate group.

DJAARA may be new to housing, but it has established various successful enterprises with a proud track record in land management and economic development. Having people and systems that can manage tenancies is core business for a housing provider and DJAARA will have this in place from the day that the first properties are completed. DJAARA will look to its counterparts in the Aboriginal and mainstream housing sectors to provide support and guidance so that this is in place when it needs to be.

Being funding-ready means also being opportunistic: as previously mentioned, funding will likely continue to be ad hoc and come with little advance notice. DJAARA's ongoing investment means that DJAARA can have a pipeline of projects at various stages of the development process, with judicious investment in early development cost such as site investigations, yield analysis, feasibility design development and planning approvals.

DJAARA will:

- focus initially on establishing skilled people and systems for property and tenancy management
- deliver a range of corporate supports to the housing entity at cost or at concessional rates during the start-up phase of the housing business
- invest in property development capacity with a view to establishing a pipeline of potential property projects, using both internal and values-aligned contracted resources to do this.



Focus on social and affordable housing

There is housing need everywhere. As a newly established housing provider, DJAARA seeks to focus on core business where it can have the most impact and build scale. Over time, it may look to branch into other forms of housing. In this strategy, DJAARA intends to focus primarily on social housing and affordable rental housing, with some attention also to market rental housing and supported home ownerships.

Type of housing	What this means	DJAARA strategic approach
Short term/crisis/ transitional	Short- and medium-term accommodation for people in housing crisis, often combined with support services.	DJAARA seeks equitable access for its Members to these services, but does not see itself providing these services. DJAARA is open to partnerships with providers of these services.
Social housing	Long-term housing targeted at households in very low incomes, including for people experiencing homelessness, impacted by family violence and older people. Rent is based on income and adjusted as household circumstances change.	High priority for DJAARA in the short to medium term, with some projects already underway.
Affordable rental housing	Not intended for most in need; rather, low to moderate income working households. Some rent subsidy – usually rent capped at 75% market rent.	High priority for DJAARA in the medium term. Affordable rental housing policy and practice, itself an emerging sector, needs further development in the context of First Nations housing.
Market rental housing (including workers): 'build to rent'	Similar to private rental. Can seek to address issues of lack of supply, lack of access (e.g., because of discrimination) or support local workforce.	DJAARA will implement a pilot program to test the feasibility of providing housing to DJAARA employees who are living off-Country and are having difficulties accessing appropriate housing on-Country.
Supported home ownership	Subsidy to support people into home ownership. There is a very limited ongoing role for housing provider until household wants to exit or is not eligible.	DJAARA will explore how its investment could support greater access to Members owning their own home. In the short term, DJAARA will link people to existing programs including through the Aboriginal housing ownership hub.
Other specialised forms of housing	 Supported housing, such as models combining intensive on-site support. Specialised accommodation for young people. Aged care. Specialist disability accommodation. 	DJAARA is not seeking at this stage to directly provide these forms of housing. Rather, DJAARA will work with partners to ensure that its Members and Aboriginal people in the area have fair and equitable access to such services and accommodation.

Appendix I: Funding streams for housing

Help to Buy

Help to Buy is a federal shared equity scheme set to support 40,000 households to purchase a new or existing home with an equity contribution from the Australian Government. Government will make a contribution of up to 40% in exchange for a share, or proportional interest in the property. Further information can be found via link here: firsthomebuyers.gov.au

First Peoples Home Ownership Program

The Victorian Government has committed \$20 million over two years to fund this program. Four ACCO Homebuyer support officers will be engaged to provide support to mob to become 'grant ready'. The program provides financial assistance to prospective homebuyers and provides one-off grants to cover the upfront costs of purchasing a home.

The grants available for households are:

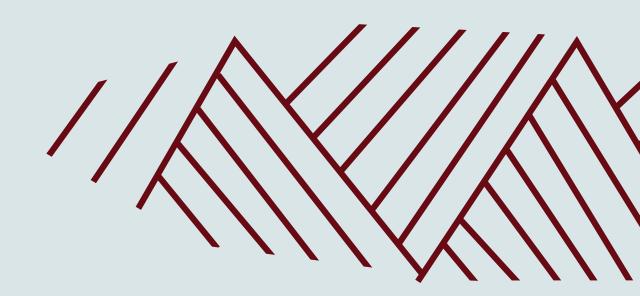
- Up to \$2,500 for legal conveyancing and administrative costs
- Up to \$10,000 stamp duty concession including individuals that have previously owned a home
- Up to \$20,000 to match the deposit, and a \$5,000 contribution for new builds.

Potential maximum total: \$37,500

The eligibility criteria for grant recipients includes:

- Savings participants must have saved at least \$1,000.
- Aboriginal descent participants must be of Aboriginal and/or Torres Strait Islander descent.
- Location recipients must live in Victoria and be purchasing a property in Victoria.
- Income individual or household income is capped at \$245,000 p.a.
- Assets applicants must not own a home at the time of applying.

Funding is available for over 200 eligible participants. Grant funding may also be used in conjunction with other schemes such as the federal Help to Buy shared equity scheme. Further information currently available can be found via: homes.vic.gov.au/first-peoples-home-ownership.





Home Guarantee Scheme

This federal initiative supports people to purchase first homes with a minimum 5% deposit, or 2% deposit for single parents with a child or children. Further information can be found at: firsthomebuyers.gov.au

Under the Scheme there are three initiatives:

- First Home Guarantee (5% deposit) support is available for 35,000 eligible applicants.
- Regional First Homebuyer Guarantee (5% deposit) support is available for 10,100 eliqible applicants purchasing their first home in the regions.
- Family Home Guarantee (2% deposit) support is available for 5000 single parents purchasing their first homes.

The Scheme could be used in conjunction with other grant and funding options available above for mob to purchase a home.

Further information and supports to buy a home are available on the Aboriginal Homeownership hub: aboriginalhomeownershiphub.org.au, and Indigenous Business Australia: iba.gov.au.

National Housing Infrastructure Facility – Social and Affordable Housing (NHIF-SAH)

As a registered Housing Provider, DJAARA can apply for federal funds through Housing Australia. Funds can be used to:

- build more social and/or affordable housing stock
- acquire housing and convert it to social and/or affordable housing.

Further information on the NHIF-SAH grant can be found here: housingaustralia.gov.au/national-housinginfrastructure-facility-social-and-affordable-housing-nhif-sah. The grant will be available until funds are exhausted.

Housing Australia Future Fund (HAFF)

The federally funded HAFF, as outlined in the table on p20, provides funding to support and increase social and affordable housing, as well as other housing needs including, but not limited to, the particular needs of Aboriginal and/or Torres strait Islander community, women, children and veterans. The HAFF was credited with \$10 billion on establishment and provides funds to organisations who seek to build social and affordable housing. It has been specifically designed to be a perpetual source of funding for social and affordable housing builds/purchases capable of releasing \$500 million per year.

