



*Final Report*

# Indigenous home-ownership on communal title lands

authored by

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## ACRONYMS

AAP	Australian Associated Press
ABS	Australian Bureau of Statistics
ACHPs	Aboriginal Community Housing Providers
A.F.L.	Australian Football League
AHIF	Affordable Housing Innovative Fund
AHC	Aboriginal Housing Company Limited, Redfern
AHL	Aboriginal Hostels Limited
AHO	Aboriginal Housing Office (New South Wales)
AHURI	Australian Housing and Urban Research Institute Ltd
ALRA	Aboriginal (N.T.) Land Rights Act
ALT	Aboriginal Land Trust
ATSI	Aboriginal and Torres Strait Islander
ATSIC	Aboriginal and Torres Strait Islander Commission
BIHA	Bathurst Island Housing Association
B/R	bedroom
c.	circa
CBD	Central Business District
C. B-J	Christina Birdsall-Jones (report co-author)
CDEP	Community Development Employment Program
CHIP	Community Housing and Infrastructure Program
CHL	Community Housing Limited (New South Wales)
C'th	Commonwealth
DAIA	Queensland Department of Aboriginal and Islander Affairs
DOGIT	Deed of Grant in Trust
DOH	NSW Department of Housing
FaHCSIA	Aust, Department of Families Housing Community Services and Indigenous Affairs
FIM	Family Income Management
F/T	full-time
H.O.	home ownership
H.O.s	home-owners
HOIL	Home ownership on Indigenous Land (IBA)
HOP	Home ownership Program (IBA)
IBA	Indigenous Business Australia
inc.	including

ICHOs	Indigenous Community Housing Organisations
kms	kilometres
LGA	Local Government Area
N/A	not applicable
n.d.	no date
NGOs	Non-governmental Organisations
NRAS	National Rental Affordability Scheme
NT	Northern Territory
NY	New York
PBRs	Performance Based Regulatory System
p.c.	personal communication
PCYC	Police Community Youth Club
P.M.	Paul Memmott (report principal author)
P/T	part-time
RBA	Reserve Bank of Australia
R&M	Repairs and Maintenance
SHSP	Social Housing Subsidy Program
SIHIP	Strategic Indigenous Housing and Infrastructure Program
SMEC	Snowy Mountain Engineering Corporation
S.W.	south-west
SWISH	South West Inner Sydney Housing Cooperative Limited
TAFE	Technical and Further Education
TH	Territory Housing (Northern Territory)
TILG	Tiwi Island Local Government
TISC	Tiwi Island Shire Council
TOs	Traditional Owners
U.K.	United Kingdom
US	United States of America
USA	United States of America
vs	versus
WA	Western Australia

# EXECUTIVE SUMMARY

## *Purpose and methods*

This study investigates the applicability of home ownership to Indigenous people living on communal title lands. The research examines the capacity for Indigenous people to enter this tenure, and whether there is an aspiration to do so. A central theme is also the meaning of 'home ownership' to Indigenous people living on communal title lands, and the constructs of home ownership with which Indigenous people identify. Whether there is any contrast between the meanings, experiences and expectations of those living on communal title land and those on non-communal title land, in public rental, or private rental, was also a key theme. It was hypothesised that tenure type is an important determinant of the ways in which individuals understand their rights and responsibilities regarding their homes.

This study was carried out in five interview sites across Australia. Around half of these were conducted with householders on communal title land, including at Cherbourg (Qld) and Nguiu (NT), and the remainder with householders on non-communal title land at Dajarra (a Queensland rural town), in Sydney suburbs and at Carnarvon (WA) including some from this town's discrete satellite community of Mungullah. Chapter two provides further detail about each of these sites. The research method for this project consisted of a survey questionnaire, supplemented by literature analysis. In the course of the research, 86 structured interviews were conducted across these sites.

The survey was informed by previous research in this field conducted by the researchers (Moran, M., Memmott, P., Stacy, R., Long, S. & Holt, J. 2001; Birdsall-Jones & Corunna 2008; Svaza & Moran 2008). At the time of the current study, these three surveys represented the principal empirical contributions to what was known about Indigenous perceptions of 'home ownership' in Australia.

## *What are communal title lands?*

Communal title lands are popularly perceived to occur in remote Indigenous settlements, where lands are jointly held in some form of a trust to the broader 'community'. While less common, there are also communal title lands within the boundaries of a number of regional towns and metropolitan cities throughout Australia, which in some cases consist of conglomerates of freehold title blocks that are held collectively through a community housing organisation. At the commencement of this study, it seemed relatively easy to conceptualise the difference between community title land and non-community title land in the Australian Indigenous context. Indigenous community title land was defined in this context as being 'land held under a form of community title by an Indigenous group, trust, Co-op or company'. But analysis of the tenures at the study sites demonstrated a more complex range of tenures. Four categories of tenure type were identified, of which the first three have a sense of being community housing.

1. 'Indigenous community title' land as defined above.
2. 'Crown land – public use' is Crown land tenure specifically dedicated for public use or community purposes.
3. 'Community-controlled freehold', is freehold land held by a not-for-profit organisation, either Indigenous or non-Indigenous.
4. 'Private freehold', either owned by an individual or company for profit.

Whatever the case with respect to complexities of tenure, it was found that there was no clear pattern in the responses to the survey questions that differentiated those who lived on communal title land from those who did not. This suggests that historical or other contextual, structural or environmental issues were impacting or shaping people's responses.

### *Capacity for home ownership*

Chapter 3 provides baseline data on interviewees' interests and engagement with home ownership, their past housing experiences, income and employment, and other indices of their capacity for home ownership. Engagement was assessed in terms of people's general awareness of home ownership, preparedness to take on responsibilities, economic means and their ability to implement repairs and maintenance (R&M). An earlier survey found that two strong characteristics of successful Indigenous home-owners were long-term employment and small households. Taking the three criteria of threshold income, employment and small household size, it was shown that about one quarter of the interviewee sample demonstrated such eligibility; a reasonable proportion for whom to introduce the Home -ownership on Indigenous Land (HOIL) scheme across a range of settlement types.

### *Economic means*

Drawing from previous market research and a knowledge of available subsidies, a threshold income of at least \$40,000 per annum per household was calculated as being necessary for engagement in a remote home ownership scheme in most states (albeit less in the NT).<sup>1</sup> The current survey indicated that a significant proportion of respondents (30%) were also interested in purchasing new homes. Based on the income figures collected in the course of this survey, this is likely to be beyond the range of all but a few households on community title land. Reported income levels also indicate that home ownership is likely to be limited to the purchase of existing rental houses, unless lower cost housing and/or self-build solutions are found. There is clearly a limit here with existing rental houses, because selling houses in poor condition in the interest of lower valuations and increased affordability can be potentially disastrous (as experienced in USA reservations).

An earlier survey (Svaza & Moran 2008) found that most successful Indigenous home-owner families approximated nuclear families in terms of numbers of people and relative household complexity. Half of the informants in this earlier survey advised that they had lived in the largely multiple-family or extended households that are typically found in Aboriginal communities, and as recorded in the current survey. However they had made a set of decisions along a development pathway which involved committing to full-time employment, increasing their household income, and decreasing the size of their household.

### *Repairs and maintenance*

Commentators on the feasibility of Indigenous home ownership on communal title lands frequently question whether new home-owners will undertake the necessary maintenance, leading to a deterioration of a community asset. The current survey found a high level of awareness that responsibility for maintenance would accompany home ownership, and that one half of informants already did some form of maintenance on their rental house. Previous research has found that new home-owners not only maintain their homes, but also renovate them.

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<sup>1</sup> This threshold was determined on the basis of emerging policy discussions in Queensland with housing evaluation of existing rental houses being in the range of between \$100,000 and \$200,000.

### *The meaning of home ownership*

One comparative aspect of home ownership meanings is its relative power in the mainstream society, where it has been coined 'the great Australian dream'. The current survey found that Aboriginal people do aspire to home ownership (70 per cent agreed that 'it's every Australian's right to own their own home'), but nevertheless in different ways. The current and earlier studies confirm that the primary motivation of Indigenous home-owners is intergenerational asset building for future generations and housing security, rather than short-term financial gain. To the extent that these aspirations align with the wider society, the current situation in Aboriginal Australia is perhaps more akin to how home ownership was seen by mainstream Australians several generations in the past.

The meanings of home ownership revealed in the survey are described in this study under the categories of 'social constructs', 'economic constructs', 'control constructs' and 'other psychological constructs'. Constant themes were attachment to home, to home community, and to traditional country. These findings are reported in detail in Chapter 4. A key overall finding of the survey was the dominance of positive social reasons underlying the construct of home ownership rather than economic ones.

#### *Social attributes*

The most prominent positive social value of home ownership found in the current survey was being able to pass the house down in the family. Home ownership was regarded as a social investment for the family which, by default, precluded home ownership as an economic investment for re-sale. This reinforced earlier findings identified in the literature review, one critical alternate meaning to Aboriginal home ownership as involving an existing rental house which was regarded as already (informally) belonging to the household. In such cases, home ownership would involve buying the currently or formerly occupied old house, due to a long-standing pattern of occupation, place-making and territorialisation by a family on the one house site, possibly across several generations. The aspiration for ownership was to keep the house in the family as an asset and transmit it by descent (not dissimilar to the way that traditional land would be transmitted), hence fostering a sense of stability, security and well-being for one's current and future family.

A second positive social value of Indigenous home ownership identified in the survey was that of being able to assist visitor hospitality. Although the value of being able to maintain visitor hospitality was elicited from far less respondents than that of passing the house down, it was supported by other survey findings; most respondents perceived they could cope with their visitors, acknowledging that they experienced them regularly, but nevertheless managed to obtain financial or in-kind support from them during their stay. In contrast, it will be seen in the section below on 'control' constructs, that a negative attitude of rental was the imposed rental rules on household size which inhibited longer-term visitor hospitality.

#### *Economic attributes*

In the current survey, a set of central high-scoring constructs of home ownership revolved around economic attributes. A total of 57 of the 86 people surveyed commented on some aspect of the economic burden of home ownership. This encompassed budgeting, mortgage payments, land costs, rates, insurances, repairs and maintenance (R&M) costs, furniture costs, and the need to maintain constant employment, but most importantly the constant economic stress that must be endured by mortgagees for decades and its impact on spiritual and social well-being.

This strong construct of economic burden associated with home ownership was reinforced in the survey by converse findings on rental housing. Some 24 out of 86 interviewees indicated less financial burden as an advantage of rental housing, together with having minimal responsibility for repairs and maintenance (R&M). However, in counterpoint to these positive economic attributes of rental housing, there were also clearly recognised negative economic attributes. These included (i) rent payment being 'dead money' (i.e. absence of any long-term return on payments), (ii) poor R&M service associated with rental (many tenants reported carrying out R&M themselves), and (iii) uncontrollable and unexpected rises in rental payments and other associated tariffs.

In an open-ended question, only eight out of the 86 interviewees in the current survey gave economic investment as a positive attribute of home ownership; most of these were from Sydney. Nevertheless, earlier research has demonstrated the benefits that accrued to established home-owners, both in financial and non-financial terms. (Svaza & Moran 2008.) In a structured question on reasons for interest in home ownership, two economic reasons offered in that question, those of selling the house for profit and using it to raise another loan, scored 31 per cent and 42 per cent respectively. These were significantly lower scores than that given for social interest in home ownership (91%).

Another economic theme that was explored was the limited economic prospect of a home-owner in a community with community-owned land title. Particularly in the case of a discrete remote community, home-owners find themselves by default in a closed economic market with the only prospect of house sale being to other members of the community. Responses across the study sites indicated some inconsistency (from a low to a reasonable level of concern), however another survey question asking people if they preferred to buy a house in their community or in a nearby town or regional city, resulted in a clear preference for staying in the community (56% versus 17%). These findings further emphasise social versus economic benefits associated with home ownership.

#### *Economic and control attributes*

In the analysis of the survey findings, economic constructs also linked to house control attributes. One such value of home ownership was the ability to repair, alter and renovate as one desired, incorporating one's own design preferences. This was expressed as a positive value of home ownership by respondents from across all study sites except Nguuu. A series of questions focused on interviewees' capacities to organise, pay and/or undertake repairs and maintenance if they became a home-owner. A total of 88 per cent of respondents said they were aware of this responsibility and 84 per cent said they were prepared to take on the responsibility. Some 50 per cent of respondents indicated they were already carrying out repairs and maintenance in their rental housing, even though it was the lessors' responsibility to do this.

A number of interviewees asserted that a negative attribute of rental housing was an inability to make or control decisions on repairing, renovating or altering the house. And yet others voiced this negative attribute of rental as 'imposed, tenancy rules' including rules on household size (visitors staying), especially at Nguuu and Sydney. Nevertheless, housing was viewed as basic accommodation that provided protection from the elements, and this was given as a positive attribute of rental housing; commonly expressed as 'having a roof over your head'.

#### *Control and security attributes and other psychological constructs*

Control and security attributes were elaborated further as positive values of home ownership. Various interviewees elicited some aspect of increased sense of control as

important, often encompassing control over house organisation ('how you want it'), but equally emphasising the contrast with rental, by coupling the notion of escape from the control of lessors. Sense of control was sometimes associated with sense of security, and sometimes with sense of ownership, and even sense of privacy, and some respondents joined all four of these together. A key positive psychological construct that was sometimes linked to and overlapped with concepts of 'control' and 'ownership' was 'a sense of freedom to do what you want', in relation to setting one's own rules or guidelines and being 'your own landlord. The final positive psychological construct about home ownership which was present in the findings was one of 'self-esteem', which was associated with notions of feeling good, pride, honour, happiness and equality.

Lack of control and freedom was given by various interviewees as a negative attribute of rental housing, and some gave insecurity of tenure as a further negative of rental housing, relating to unexpected eviction or lease termination. However 'lack of commitments' and 'freedom to move' were given as associated positive attributes of rental housing by some interviewees. ('Freedom to move' is an expression of the trait of circular mobility typical of many Aboriginal people who engage in regional patterns of travel or in a regular 'beat'.)

#### *Understandings of rights and responsibilities*

Rights are an inherently relative part of 'mainstream' standards, and since in this case home ownership is such a powerful ideology in mainstream Australian society, it was expected that Aboriginal respondents might place home ownership within a specific rights framework. Interviewees were asked about perceived rights acquired with home ownership in an open-ended question. Six types of perceived rights recurred in the responses across the survey sites, these being (1) a general right of control, (2) rights to renovate, alter and extend one's house, (3) a right of improved lot and house servicing by external agents, (4) a right to be generally treated as an equal, (5) a right of involvement in community decision-making, and (6) a right to keep one's house in one's family. Of these responses, the two dominant ones were a general right of control over house and yard and a right of house alteration (to renovate, alter, extend).

When asked about responsibilities perceived to be acquired with home ownership, interviewees' responses clearly fell into two conventional categories, either those of economic responsibilities of one type or another, or those of general management responsibility (caring and looking after the house). Chapter 4 contains further discussion of interviewee's perceived changes in lifestyle, rights and responsibilities if and when they become home owners.

#### *Differences of views within communities*

Two survey questions aimed to canvas the interviewees' understandings of the views about home ownership held by others in their community. Affordability was seen as a problem for everyone, regardless of generation, gender or employment status. However, younger people with employment were considered to have a better chance than old age pensioners or unemployed younger people. Despite the commonality of the affordability problem, differences of viewpoints were recognised between genders, especially at Dajarra. Women were thought to want a home primarily to provide a higher standard of living for their children; while men were thought to want a home primarily as an achievement of which to be proud. Traditional ownership of land was not found to be a potent underlying cause in the division of community views, as nominated by survey participants.

Expressions about people with negative attitudes to home ownership encompassed such traits as being too old to engage in home ownership, fear of jealousy, envy or ostracisation from others due to economic inequity in the community, and younger irresponsible welfare-dependent persons.

### *Policy implications*

Chapter 5 of this report deals with the policy implications of the findings of which four important ones are as follows.

#### *Socio-economic profiles of successful Indigenous home ownership*

Drawing from previous market research and a knowledge of available subsidies, a threshold income of minimum \$40,000 per annum per household was calculated as being necessary for engagement in a remote home ownership scheme in most states (albeit less in the NT). The current survey indicated that a significant proportion of respondents (30%) were also interested in purchasing new homes. Given currently-used valuation formulae, new houses valued at the cost of construction would be in the range of \$300,000 to \$600,000. Based on the income figures collected in the course of this survey, this is likely to be beyond the range of all but a few households on community title land. Home ownership is thus likely to be limited to the purchase of existing rental houses, unless low-cost and/or self-build housing solutions are found. There is clearly a limit here with existing rental houses, because selling houses in poor condition in the interest of lower valuations and increased affordability can be potentially disastrous.

#### *Need for some kind of support agency(s) for Indigenous home ownership*

At the time of the study, the Home ownership on Indigenous Land (HOIL) Program of Indigenous Business Australia did not include support for a local governance framework, operating instead on the mainstream model of an autonomous home-owner and a supportive lender (albeit in the form of two government entities rather than a single commercial bank). This resonated with a widespread policy shift away from the use of Indigenous Community Housing Organisations (ICHOs). However the need for a supportive governance framework was emphasised by the respondents, with 77 per cent of them fielding strong views about the need for support agencies for home-owners, and providing further views on the desirability of such to be Indigenous staffed and/or controlled agencies.

#### *Lack of experience of home ownership and the need for locally relevant awareness raising*

In the current study, the interviewees' histories of housing experiences indicated that relatively few of them had experienced living in a privately-owned house. Despite the ongoing implementation of HOIL at Nguiu, the Nguiu respondents made strong requests in the survey for more information and educational workshops on home ownership. These findings strongly emphasise the importance of awareness raising and education, not only for the successful management of the home loan, but also so that prospective clients are in a position to make an informed choice from the outset. Such awareness and education needs to be culturally and geographically relevant for specific settlements and communities.

#### *Diversity between survey sites and the need for a longitudinal commitment*

The survey revealed considerable diversity in perceptions between the study sites. Home ownership should not be seen as a blanket policy solution to problems in Indigenous housing on community-title land, nor as a means to relieve pressure on funding for new houses. It may not be feasible in many communities for years to

come, especially in highly traditional or relatively small settlements. If a longitudinal perspective is taken, drawing on the Indigenous experience in the USA, it will be necessary for government to support Indigenous home ownership for several decades before there will be sufficient stock in the larger remote discrete communities to have a fledgling, albeit relatively closed, housing market.

# 1 INTRODUCTION

## 1.1 Policy context

A central theme in this research is the meaning of 'home ownership' to Indigenous people living on communal title lands as opposed to those living on non-communal title lands. A second theme is whether there is any contrast between the experience and expectations of those living on communal title land and those living on non-communal title land; that is, in public rental, private rental or existing home ownership. Tenure type is an important determinant of the ways in which individuals understand their rights and responsibilities regarding their homes. Communal title lands are popularly perceived to occur in remote Indigenous settlements, where lands are jointly held in some form of a trust to the broader 'community'. While less common, there are also communal title lands within the boundaries of a number of regional towns and metropolitan cities throughout Australia which, in some cases, consist of conglomerates of freehold title blocks that are held collectively through a community housing organisation. We must therefore enquire about the possible geographical differences between urban and remote communities in regard to Indigenous home ownership needs on community title lands, and how particular home ownership programs might impact in these varying circumstances.

There are a number of home ownership schemes for Indigenous people that have operated in Australia. The third research theme therefore is the need to address policy. This is with regard to existing policy, the ongoing development of existing policy, and the development of future policy directions. Home ownership is fundamentally a highly politicised intercultural construct, and perceptions will be inescapably related to the ways by which home ownership has entered communities conceptually, not only through policy documents, but also through media commentary and the representations made by Indigenous leaders and employees of Indigenous organisations. If governments are interested in pursuing more demand-driven approaches to housing, then policy-makers need better information on people's perceptions and aspirations.

In 1975, the Aboriginal and Torres Strait Islander Commission (ATSIC) began the Home ownership Program (HOP) for Indigenous people living on freehold title in urban and regional settings. The HOP has been lauded as one of the more successful and enduring programs by the Australian Government in Indigenous affairs. Through the 1990s, the program grew substantially, and in 2005 administration of the program was transferred to Indigenous Business Australia (IBA). As at the end of the 2008 financial year, by quantitative measures the program has assisted over 13,000 Indigenous individuals and families into home ownership, and has a portfolio of loans valued at approximately \$537 million. During 2007-08 the program approved 474 new loans with a total value of \$113.9 million.<sup>2</sup>

Drawing on the success of its HOP program, IBA developed the Home ownership on Indigenous Lands (HOIL) Program. Targeted at community title lands in remote

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<sup>2</sup> The loan product offered to Indigenous Australians includes concessional interest rates, commencing at 4.0% and increasing by 0.5% annually, until it reaches the IBA Home Loan Rate (1% below the Commonwealth Bank of Australia rate or 1% above the RBA cash rate, whichever is the lesser); lower deposits of \$3,000 or 5% of the purchase price of the home; income limits applied to applicants in order to target those most in need and extended loan terms of up to 32 years. To ensure loans can be serviced, mortgage repayments and any consumer debt must not exceed 35% of household income.

settlements, the program brings together a range of subsidies and assistance, including low interest rates, co-payments grants, assistance with loan establishment costs, and support with ongoing management of the loan. The program is delivered in collaboration with the Department of Families Housing Community Services and Indigenous Affairs (FaHCSIA), who offer financial management education, a matched savings grant, and a 'good renters' discount. In addition, a 'first home-owners grant' is usually available through state/territory governments. The program has had only marginal uptake to date, and this has been limited to the community of Ngiuu on Bathurst Island (NT), which is one of the survey community sites of the current study.

These programs have developed in response to inequity between the rates of home ownership among Indigenous people and the whole of the Australian population. Between the 2001 Australian Census and the 2006 Census, the numbers of Indigenous households recorded as being engaged in home ownership (either as owning outright or owned with a mortgage) rose from 36,220 to 57,003 (see Table 1). Although this is a substantial increase in five years, there remained some further 100,406 Indigenous households in rental housing, representing a ratio of one Indigenous home-owner household to 1.75 Indigenous rental householders (or 36% versus 64% of households). However, for other Australian householders in 2006, there was found to be a ratio of 2.5 home-owning households to one rental household (or 72% versus 28%).

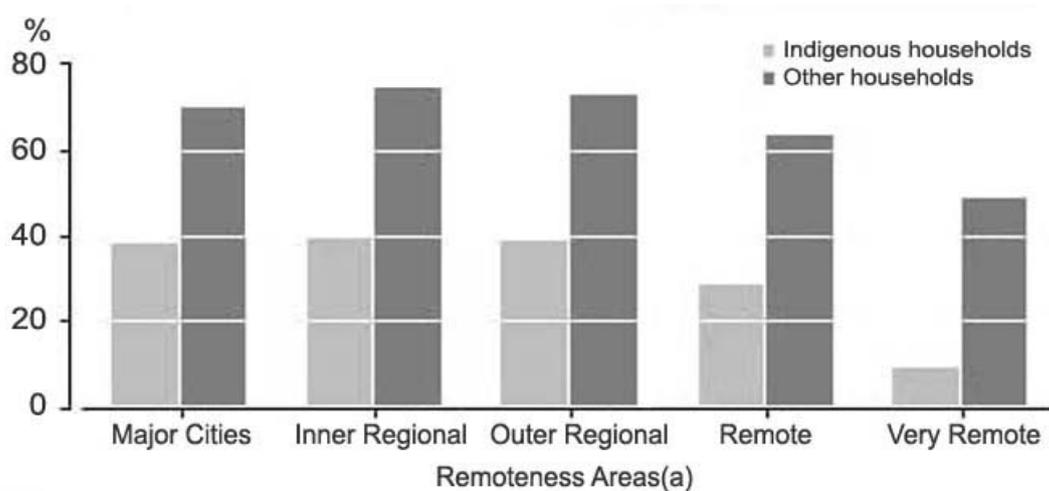
**Table 1: Australian Indigenous Households and their tenure status, 2001 and 2006 (compared to 'other Australians' for 2006).**

	<i>Total no. households</i>	<i>Home-owners</i>			<i>Rental</i>				<i>Sub-total</i>
		<i>Owned out-right</i>	<i>Owned with a mortgage</i>	<i>Sub-total</i>	<i>Private rental</i>	<i>State/territory hsing. auth.</i>	<i>C'wlth or coop housing</i>	<i>Other misc.</i>	
<i>Indigenous households 2001</i>	139,988	18,184	28,036	36,220	39,601	29,517	15,733	5,205	90,056
<i>Indigenous households 2006</i>	158,575	18,361	38,642	57,003	44,960	33,394	14,873	7,179	100,406
<i>Other Aust'n households 2006</i>	6,778,803	2,412,367	2,397,478	4,809,845	1,453,237	271,027	35,284	150,495	1,910,043

Source: ABS 2008a (No. 4713.0): Table 9.2, pp.139 and 140.

If we turn to ABS data on the distribution of home ownership by regions in accordance with the Remoteness Areas classification, the inequity is seen to be further exacerbated in remote and very remote regions in which most Aboriginal settlements with community title land are to be found. This classification system divides up those areas within Australia that share common characteristics of remoteness into five regions: (i) major cities, (ii) inner regional Australia, (iii) outer regional Australia, (iv) remote and (v) very remote Australia. The ABS bar chart in Figure 1 clearly demonstrates the sharply decreasing rate of Indigenous home ownership as one moves into the remote and very remote regions (ABS 2008b).

**Figure 1: Indigenous and non-Indigenous home ownership rates by remoteness areas, 2006.**



Source: Adapted from ABS 2008b which draws from 'ABS 2006 Census of Population and Housing'.

It can be seen from the above quantitative measures why there is a housing policy justification to investigate and address the gap in home ownership in remote and very remote Aboriginal communities.

## 1.2 The research questions

The current AHURI Project calls for an exploration and understanding of four sets of constructs held by Indigenous people in relation to home ownership, and the variation of these constructs within and between communities, settlement and tenure types. The four sets of constructs are 'meanings', 'rights', 'responsibilities' and 'aspirations' in relation to home ownership.

The research questions that were originally prescribed by AHURI for this project are as follows:

1. What are the meanings of home ownership, and understandings of its rights and responsibilities, among Indigenous individuals, households, families, and communities living on communal title land?
2. How do these meanings of home ownership compare with views about the advantages and disadvantages of renting in these communities?
3. What, if any, are the differences in the meanings of home ownership and understandings of its rights and responsibilities at the individual, household, family and community levels?
4. How do the meanings of home ownership and understandings of its rights and responsibilities relate to the aspiration for home ownership among Indigenous individuals, households, families and communities living on communal title land?
5. What are the differences in the meanings of home ownership and understandings of its rights and responsibilities between Indigenous people living on communal title land and Indigenous people living on non-communal title land?
6. What are the differences in the aspiration for home ownership between Indigenous people living on communal title land and Indigenous people living on non-communal title land?

7. What are the implications of the meanings of, and aspirations for, home ownership among Indigenous people living on communal title land for increasing the rate of home ownership and for the implementation of government programs that seek to increase the rate of home ownership?
8. What are the implications of the policy and practice experience in the USA, Canada and New Zealand of supporting home ownership on communal title land for the implementation of policies and programs with similar goals in Australia?

### **1.3 Previous studies on Indigenous home ownership in Australia**

This research was informed by the previous research in this field conducted by the researchers (Birdsall-Jones & Corunna 2008; Moran, M., Memmott, P., Stacy, R., Long, S. & Holt, J. 2002; Svaza & Moran 2008). Three surveys had been formerly carried out which represented the principal empirical contributions on the Indigenous perceptions of 'home ownership' in Australia. These three studies were different but complementary.

Moran et al.'s (2002) study, which examined meanings of home ownership on communal title land at four remote settlements in Queensland, revealed complex understandings. In particular, it demonstrated that the experience of each community, while specific to place, demonstrated features of home ownership schemes that were relevant to the formulation and conduct of any future home ownership schemes. Since home ownership is currently not an option in these places, it was limited by the degree of abstraction that the informants were required to make.<sup>3</sup> We refer to this survey as the 'Queensland DOGIT Survey' (Moran et al. 2002) as it studied four DOGIT (Deed of Grant in Trust) communities in Queensland for the Queensland Department of Housing.

Svaza and Moran (2008) examined meanings of home ownership on freehold title with existing home-owners from a variety of rural and regional centres across Queensland and the Northern Territory. This study involved no abstraction, but the stark socio-economic differences limited the making of any generalisations from the findings to home ownership on communal title land. Their research demonstrated the benefits that accrued to homeowners, both in financial and non-financial terms. It also revealed the socio-economic changes that accompanied homeownership, in terms of increased household income, decreased household size, and increased investment in housing maintenance and renovations. It was however limited to Indigenous Business Australia (IBA) home loan clients and did not take in the experience of Indigenous clients of other home loan institutions. It was also limited to freehold title land. We refer to this study (Svaza and Moran 2008), as the 'IBA Survey' as it was carried out for Indigenous Business Australia as client.

Birdsall-Jones and Corunna's (2008) study examined meanings of home ownership relative to other types of housing tenures, and introduced a longitudinal perspective of prior housing careers, but it did not focus on meanings of home ownership per se.<sup>4</sup>

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<sup>3</sup> The design of the survey instrument used in Moran et al.'s 2001 study was limited because it was predicated on the purchase of a house, similar to mainstream housing markets, rather than any special program designed to suit community title lands.

<sup>4</sup> Birdsall-Jones and Corunna's study was designed to capture the entire scope of the participant's housing career through their lifetime, was broad and explorative in its interviewing as it was designed to elicit the participants' own understandings of the course of their housing careers, and therefore any structured, specific questioning was avoided.

We refer to this as the 'AHURI WA Survey', once again because the client was AHURI, and the study sites were restricted to WA.

The constructs of Indigenous home ownership explored in this research are derived from the authors' literature analysis as set out in the project's Positioning Paper (Memmott et al. 2009). Some important issues raised by the previous studies in relation to Australian Indigenous Home Ownership which are explored in this research include:

- The significance of one's past experience in shaping constructs of home ownership.
- Whether constructs of home ownership involve existing homes, newly built homes, or both?
- The widespread desire to remain in the same house.
- The financial ability of prospective householders to sustain home ownership.
- The \$40,000 income threshold for successful home ownership.
- Whether regular hosting of visitors might undermine financial capacity to maintain mortgage payments.
- The capacity of prospective householders for carrying out repairs and maintenance.
- The gendered division of labour in relation to homes in Australian Indigenous cultures and how this might affect constructs of home ownership.
- Whether prospective home-owners have accurate perceptions of both their responsibilities and their rights once they make this transition.
- Concerns with being a home owner in a closed market.

#### **1.4 The research method**

The research method for this project consisted of a survey questionnaire, supplemented by the literature analysis. In the course of the research, 86 structured interviews were conducted across five interview sites. Around half of these were conducted with householders on communal title land and the remainder with householders on non-communal title land.

The following methodological strategy was designed to collect data to address eight research questions stipulated for this project by AHURI (outlined in the previous chapter):

1. The Positioning Paper analytically reviewed the research already conducted into matters reflected in the research questions and used the results of this research as the foundation of the planned field research.
2. The relevant available policy literature was reviewed.
3. The research team selected Indigenous households to obtain a balanced mix of interviewees on both communal and non-communal land, as well as across a variety of jurisdictions (state and territory) and settlement patterns (remote, urban, metropolitan).
4. Interviews were elicited on householders' meanings and understandings that they attached to home ownership.

5. Interviews also elicited understandings of householders' perceived rights and responsibilities regarding their homes according to tenure type.

#### *1.4.1 The survey*

The survey instrument for the planned research used the relevant techniques and merged relevant questions from the earlier DOGIT, IBA and AHRUI WA Surveys. By introducing a heightened level of historical inquiry to the survey questions, the intention was for the current survey to integrate and build on this prior research. The survey is titled the 'Indigenous Home ownership on Communal Title Lands Questionnaire' (see Appendix 1). The questionnaire was piloted at Mapoon and as a result was reduced in size, so that it could be conducted in under an hour. Second draft pilot interviews were carried out at Cherbourg and in Sydney soon after, and the structural interview instrument was further refined. Communities were approached through their appropriate local organisations and invited to participate in the project, with favourable responses. Interviewing then proceeded from mid-August to the end of October 2008, using interpreters where necessary<sup>5</sup> (see Appendix 2).

A total of 86 interviews were achieved out of a target of 90. The interviews were generally conducted successfully across all sites with only minor local problems (see appendix 2). A reasonably balanced sample was achieved with a good percentage of interviewees on community title land, but with sufficient other categories to seek contrasts in responses. A broad geographic sample of sites across both communal and non-communal title land, a metropolitan city, a regional centre, a rural town and three remote settlements was selected to permit comparisons to be drawn between communal and non-communal land where appropriate. 68.5 per cent of the interviewees were from Aboriginal community rental housing and 27 per cent from state government public rental housing, with minorities in mainstream community rental (1%) and private rental (3.5%) housing.

#### *1.4.2 Analysis of survey data*

Following typing and tabulation of interview data, the Team Leader (PM) prepared an initial written description and analysis of all qualitative data on a site-by-site basis, categorising interview data under the following headings (see appendices):

1. Householders' history of housing.
2. Likelihood of problems arising from visitors during home ownership.
3. Income and employment capacity of prospective home-owners.
4. Current rental payment and capacity to increase rent.
5. Active awareness of, and engagement in, home ownership prospects.
6. Perceived advantages and disadvantages of home ownership.
7. Further data that index constructs of home ownership.
8. Extent of interviewees' projected planning of how house maintenance will be carried out when home-owner.

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<sup>5</sup> This research was carried out independently of Indigenous Business Australia (IBA) who administer the HOIL Program as well as their 'Home-ownership Program' (HOP). Nevertheless the fieldworkers were provided with written documents on IBA's Home-ownership schemes to provide to any interviewees who requested information on how to apply or whom to contact about home-ownership. (The documents were 'Extracts from Website of Indigenous Business Australia (IBA)' and a table of 'Comparison of IBA's Home-ownership Program (HOP) to Home-ownership on Indigenous Land Program (HOIL)').

9. Changes in the perceived lifestyle, rights and responsibilities of home-owners.

10. Reported variations within communities on attitudes to home ownership.

Team members, Memmott, Moran and Birdsall-Jones, then carried out the final analysis and write-up of findings. Note that the names of any individuals who are mentioned in the analysis have been changed to preserve anonymity. Interviewees are identified by their study site, and interview number, for example, interviewees from Nguiu are referred to throughout the report as N1, N2, N3, etc. and interviewees from Sydney are identified as S1, S2, and S3, etc. Mungallah (M) residents are distinguished from Carnarvon residents (Ca). Interviewees from Cherbourg are C1, C2, C3, etc., and interviewees from Dajarra are identified as D1, D2, D3, etc.

## **1.5 Chapter structure**

This report revolves around two key issues: (i) the capacity for home ownership, and (ii) the meanings and aspirations of Indigenous people associated with home ownership, and whether they vary between the residents of communal title and non-communal title land.

An overview of the study sites, and an exploration of the governance arrangements associated with the different land tenures is contained in Chapter 2. Data that pertains to the capacity of interviewees to engage in home ownership, including economic capacity and capacity to organise repairs and maintenance and active awareness of home ownership, is contained in Chapter 3. Data on the interviewees' constructs of home ownership are contained in Chapters 4 and 5. Chapter 4 explores constructs of home ownership and rights and responsibilities associated with home ownership. Chapter 5 contains data on housing preferences, and differences of views among particular groups within communities. 'Other views' collected are dispersed throughout the report to appropriate sections. Finally, Chapter 6 contains the policy implications of the findings.

## 2 THE STUDY SITES AND LAND TENURE

### 2.1 Introduction

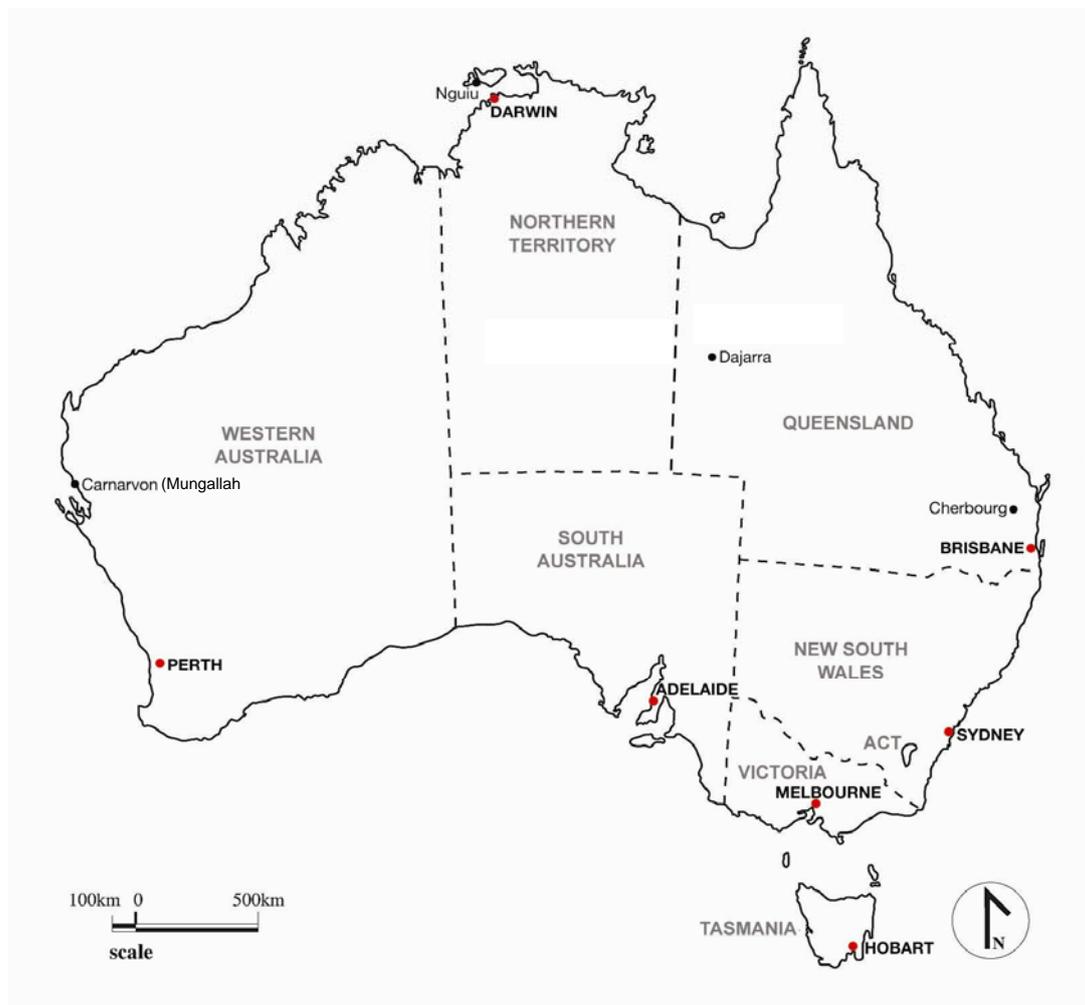
This chapter starts with an overview of each of the ‘study sites’ or Aboriginal settlements in which the survey was conducted. The overview of the study sites indicates the location, settlement type, population, and the housing arrangements in each of the sites surveyed. This information aims to contextualise the study sites in relation to the scope of the research. A brief description of each of the sites is then provided. This is followed by an analysis of the types of land tenure arrangements in each of the study sites, and the implications this has for the governance of Indigenous housing. In many cases there are a number of different organisations with responsibility for the governance of housing within each study site. This indicates the significance of place-based responses to the provision of housing. (For a more detailed examination of the history of each study site, see Appendix 4.)

### 2.2 Overview of the study sites and sample

#### 2.2.1 Settlement types

The study sites were spread around Australia, including the Northern Territory, Queensland, Western Australia and New South Wales.

**Figure 2: Location of study sites**



The study sites included a range of 'settlement types'. In the Table below, the 'settlement type' classification follows that of Memmott and Moran (2001). The table also indicates the number of interviewees and the governance of their housing in each study site. A convention adopted throughout this report is that the order of discussion of study sites, and of their depiction in tables, follows this ordering of settlements, commencing with the remote discrete settlements (Nguiu, Cherbourg), followed by the urban discrete settlement (Mungullah), thence to dispersed housing in regional city and town contexts (Carnarvon, Dajarra), and finally dispersed housing in metropolitan Sydney. It was thought that this arrangement would generally reflect a progression from communal title to non-communal title housing, although this is somewhat of an over-simplification.

**Table 2: Final interview sites, with rental status and numbers of interviews.**

<i>Settlement types</i>	<i>Indigenous settlement locations</i>	<i>Numbers of interviews according to home rental type</i>				<i>Sub-totals</i>
		<i>State public rental</i>	<i>Aboriginal community rental (*albeit in transition in two cases)</i>	<i>Mainstream community rental</i>	<i>Private rental</i>	
<i>Discrete settlements (remote)</i>	Nguiu, Bathurst Island, NT.	-	17*	-	-	36
	Cherbourg	-	19*	-	-	
<i>Discrete settlement (urban)</i>	Mungullah, Carnarvon	-	8	-	-	8
<i>Dispersed urban housing, regional city</i>	Carnarvon	5	-	-	-	5
<i>Dispersed urban housing, rural town</i>	Dajarra	8	10	-	-	18
<i>Metropolitan dispersed housing</i>	Sydney, dispersed rental housing (most in suburbs within 7kms to south and 15kms to SW of CBD)	10	5	1	3	19
<i>Sub-totals</i>		23 (27%)	59 (68.5%)	1 (1%)	3 (3.5%)	86 (100%)

\*Nguiu and Cherbourg had a long history of Indigenous community rental housing, but at the time of interviewing, the housing stock was in a transition of being passed over to territory/state governments for management as part of the government public rental housing stock.

### 2.2.2 Population of study sites

The table below indicates the population of each of the study sites according to the 2006 census. The numbers of people who identify as Indigenous living in each study site is indicated.

**Table 3: Indigenous and non-Indigenous populations of study sites, 2006.**

<i>Study site</i>	<i>Nguiu</i>	<i>Cherbourg</i>	<i>Carnarvon</i>	<i>Dajarra</i>	<i>Sydney</i>
<b>Total population</b>	1,265 persons	1,128 persons	5,681 persons	179 persons	4,119,190
<b>Persons identifying as Indigenous</b>	1,180	1,093	1,084	151	43,518
<b>Non-Indigenous</b>	73	28	4,159	24	3,795,205
<b>Not stated</b>	3	7	438	4	280,467

Source: The 2006 Census of Population and Housing (ABS 2007).

### 2.2.3 Characteristics of the residences occupied by the interviewees

The table below provides an indication of the number of households included in the survey, and the number of people living in those households in each study site. It also provides some indication of the degree of overcrowding that may have been experienced by some interviewees. 68.5 per cent of the interviewees were from Aboriginal community rental housing and 27 per cent from state government public rental housing, with minorities in mainstream community rental (1%) and private rental (3.5%) housing. The table indicates that in both Dajarra and Cherbourg a significant proportion of the Indigenous population (based on the 2006 census) lived in households that were represented in the survey: 53.6 per cent and 10 per cent of the settlements respectively.

**Table 4: Household densities of houses occupied by interviewees at each study site**

<i>Study site</i>	<i>Nguiu (17)</i>	<i>Cherbourg (19)</i>	<i>Carnarvon (5)</i>	<i>Mungallah (8)</i>	<i>Dajarra (18)</i>	<i>Sydney (19)</i>
<b>No. of residences surveyed</b>	17	19	5	8	18	19 (1-bedroom – 4-bedroom dwellings)
<b>Total no. of bedrooms</b>	50	70.5	15	25	48	55
<b>Total no. of people living in the households</b>	104	112 (10% of the settlement's Indigenous population based on the 2006 census)	27	34	81 (53.6% of the town's Aboriginal population based on the 2006 census)	66
<b>No. of people per household</b>	1-18	1-12	3-9	2-8	2-13	1-6

## 2.3 The study sites

### 2.3.1 Nguiu

Nguiu is a remote discrete Indigenous township situated on the south-east corner of Bathurst Island (part of the Tiwi Islands), approximately 70kms north of Darwin (TILG

2008). It is the home of local clans of the Tiwi language group who have traditionally occupied Melville and Bathurst Islands.

In 2008, the township of Nguiu has a number of community services and facilities including an airport, aged care service, Catholic Mission Hostel, Correctional Services, health centre, convenience store, garage, restaurant, police service, Centrelink agency, Commonwealth Bank agency, post office, childcare centre, community transport and workshop amenities. There are also a number of recreational facilities including a swimming pool, a sports and recreation hall, a sports oval, market garden and a golf course (TILG 2008).

The Community Development Employment Program (CDEP) scheme operates in Nguiu, providing employees with equipment and resources used for maintaining the community in the areas of hygiene and sanitation, sport and recreation programs, transport services, night patrols, civil works, administration, education, health, arts, tourism, textile production and workshop services (TILG 2008).

Sixteen of the interviewees lived in rental houses on what could be considered remote community housing at the township of Nguiu, but its status had somewhat changed due to the policy changes of the late Howard Government period (particularly in 2007). Nguiu operates on a levy system whereby all community adults pre-pay the same amount of \$44 per week from their salaries toward rent. As well as this, one interviewee lived in a house at the 'Four Mile' Outstation while two women in a rental house in Nguiu (N15) also had their tin shed at this outstation which was on Aboriginal land (not subject to 99-year lease).

### 2.3.2 *Cherbourg*

The remote discrete Indigenous township of Cherbourg is located on an old Aboriginal Reserve off the Bunya Highway in the Wide Bay Burnett region, 280kms north-west of Brisbane and six kilometres from Murgon. Throughout most of the twentieth century, Cherbourg acted as a receiving centre or 'population sink' under the state's removalist policies, a 'dumping ground' for the Queensland tribes who were transported there against their will. Consequently, the Indigenous population of Cherbourg comprises people descended from some 40 different tribal groupings (Qld Dept of Communities. 2008; South Burnett online 2002-2009). A modern Aboriginal culture has since emerged at Cherbourg.

In 2008, the Cherbourg community had a hospital, health services, women and children's shelters, kindergarten and primary school, the Nurunderi College of TAFE <sup>6</sup>, a convenience store, motel, community radio station, aged care hostel and arts and crafts centre. The closest high school was situated at Murgon. Seven police officers were stationed in Cherbourg, supported by community police who were employed by the Cherbourg Council. A youth justice service also operated in Cherbourg, along with a Community Justice Group. In 2008, the Queensland Government was providing funding to support a number of community services including emergency relief, family support and youth services, child care and school holiday activities, family violence and early intervention programs, as well as programs targeting drug and alcohol misuse (Qld. Dept of Communities 2008).

The community's industries included agriculture, cattle, dairying and joinery (South Burnett online 2002-2009; Qld, Dept of Communities 2008). The Council operated a CDEP ('work for dole') program in which participants contributed to many of the town's improvements. In 2008, there were two ongoing community ventures in Cherbourg

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<sup>6</sup> The Nurunderi College of TAFE had 330 students and was the only campus built on designated Aboriginal land in Queensland (Qld, Dept of Education and Training 2009).

that had proven to be popular attractions for visitors to the area. The first, the Cherbourg Emu Farm, was “the first commercial emu farm in Queensland” supplying a range of products and services, such as breeding stock for other growers, emu meat for restaurants, emu leather and eggs. The second venture was the Cherbourg Tourist Centre which sold Aboriginal souvenirs and genuine Aboriginal art and craft (South Burnett online 2002-2009).

Although the state government had very recently taken over the management of the housing stock from the Cherbourg Community Council, all of the 19 interviewees said they were paying rent for community rental housing.

### 2.3.3 Carnarvon/Mungallah

Carnarvon is an urban regional centre situated 904km north of Perth at the mouth of the Gascoyne River and on the North-West Coastal Highway of Western Australia. Eight of the thirteen interviewees came from Mungallah, which is a discrete Indigenous settlement (or town camp) on the edge of the Carnarvon town area.<sup>7</sup> The Mungallah Aboriginal population makes up about 10 or 11 per cent of the total Carnarvon Indigenous population.<sup>8</sup> It is common for the population to expand to 220 during summer as Mungallah accommodates transient visitors, sometimes resulting in housing pressure (SMEC 2005).

Carnarvon hosts a range of recreational facilities including a recreation centre, town oval, festival ground, netball courts, a PCYC, skate park, swimming pool, and sporting clubs including soccer, football, cricket, basketball, netball (Shire of Carnarvon 2007). Carnarvon is a popular tourist town with a wide range of accommodation outlets including hotels, motels, resorts, caravan parks, bed and breakfast and station stays. Meat and wool production are primary industries in the region, with many stations also investing in goat domestication, growing grapes, inland aquaculture and outback tourism activities (Shire of Carnarvon 2007). The horticultural industry (bananas, other fruits, vegetables and nuts) has been valued at \$51.3 million (Shire of Carnarvon 2007). The fishing industry in Carnarvon was estimated at \$73 million during the 1999/2000 (Shire of Carnarvon 2007). Mining production during 1999/2000 was valued at \$70.8m and included salt and gypsum (Shire of Carnarvon 2007; Fairfax n.d.).

Mungallah is connected to Carnarvon by a network of sealed roads and bikeways. It is also included in Carnarvon’s public bus route. School children from Mungallah travel 2.5kms to East Carnarvon Primary School. The closest shop is located 1.5kms away on the Highway (SMEC 2005). While the community itself remains flood-free the locality, however, is still subject to flooding. The community can therefore become physically isolated from the rest of town during these times (SMEC 2005).

In 2005, there were a number of programs that operated out of the Mungallah community. They included the Community Development Employment Program (CDEP), a Management Support Program, and Food Bank and Breakfast programs. Recreational facilities in the community included a children’s playground, a plant nursery and vegetable garden and a basketball court with lights, which was also used for hosting bands, plays and other performances.

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<sup>7</sup> The community “is located on the underdeveloped fringe of the town...immediately adjacent General Industrial zones to its south and west” (SMEC 2005:1; Aust’n Gov’t n.d.).

<sup>8</sup> In 2005, the Mungallah community had a population of 121 people, 40 per cent of those under the age of 15 (SMEC 2005). Children under the age of five made up more than 12 per cent of the population and there were a number of teenage parents.

Thirteen householders were interviewed in the regional city of Carnarvon, of whom five lived in state public housing administered by the WA Department of Housing (on Crown land) and eight lived in an Aboriginal community rental house in the discrete urban community of Mungullah.

#### *2.3.4 Dajarra*

Dajarra is a rural town situated 150km by road south of Mt Isa in picturesque hills and on a small creek (Carbine Creek). The population of Dajarra has a majority of Aboriginal people who are largely inter-related and descend from the tribal groups of the upper Georgina River basin.

In 2008, the Dajarra Aboriginal community through its Jimberella Cooperative, operated the town's general store (with petrol pump), a large community hall, associated offices and a community bus (used to drive tenants to Mount Isa for shopping, sporting events and government and professional services). Non-Indigenous residents operated a hotel and a roadhouse. Government funding and infrastructure support was maintained for a school, police station and health clinic. Numbers of Dajarra men and women had participated in the Community Development Employment Program (CDEP) scheme and were involved in a range of work that included construction, maintenance and stock work. Aboriginal residents were also employed at the school and clinic as well as with the Cloncurry Shire Council to carry out essential services in Dajarra (rubbish collection, town water supply).

Due to the lack of viable economic enterprises in Dajarra (other than as a 'by-way' road stop for 'grey nomads' and other seasonal travellers), there is negligible activity in the town's housing market. In many ways, Dajarra more closely resembles a closed Aboriginal community than a town with an active commercial profile. There is negligible stimulus for the fiscal appreciation of house properties.

Of the 18 Dajarra interviewees, ten were in Indigenous Community housing administered by the Jimberella Co-op. The other eight were administered by the Queensland Department of Housing and maintained by the government's QBuild. Both of these organisations have their offices in Mt Isa, 150kms by road to the north. Total rental housing stock of Dajarra is 40 (22 Jimberella, 18 state housing).

#### *2.3.5 Sydney*

Sydney, established in 1788, is the oldest western-style city in Australia, and now the nation's largest metropolis. Sydney Harbour (formerly Port Jackson) was occupied by the Eora on the south and the Kuring-gai (or Gai-mariagal) on the north bank, with the Dharug to the west. Some of these peoples tried to deal with the invasion by negotiation and others by resistance. However, as the first base for the colonisation of the entire continent, settlement gradually spread over all of their lands by 1800. In the late 1970s, Redfern had an Aboriginal population of about 1,500, but other more westerly suburbs had growing concentrations of Aboriginal residents due to ongoing immigration and the implementation of state public housing programs established for low-income earners (e.g. Mt Druitt). By the turn of the twentieth century, Aboriginal people had diffused into many of the lower-cost suburbs of Sydney which is reflected in the spread of interviewee locations for the current survey.

Most of the 19 interviewees from Sydney lived in suburbs within an inner area bounded by distances of 7kms to the immediate south and 15kms to the south-west of the CBD, and extending out as far as Punchbowl. There were two exceptions, one interviewee residing in Normanhurst near Hornsby on the far northern side of Sydney and one at Tregear to the far west (near Mt Druitt and Penrith), distances in the order of 25 and 40kms from the CBD respectively.

The interviewees in Sydney fell under a variety of governance domains. Those in public rental housing were administered by 'Housing NSW', the state government's housing department. Those in mainstream community housing rental were administered by various housing companies and co-operatives. And those in private rental housing were mainly bound by terms of their rental agreement or lease with a private owner. All interviewees were also in one or another of the local government authority areas of Sydney that managed household services. Of the 19 interviewees, ten were dwelling in state public rental housing, four in mainstream community housing rental, one in Aboriginal community housing, one in a hostel and three in private rental (see Table 5 below).

**Table 5: Type of rental accommodation and suburb of residence of the Sydney interviewees**

<i>Type of rental accommodation</i> <i>(19 participants)</i>	<i>Housing provider</i>	<i>Suburbs</i>
<b><i>State public rental housing</i></b> <b><i>(10)</i></b>	Aboriginal Housing Office (AHO), Dept. of Housing NSW	Glebe (S18, S11)
		Waterloo (S17, S13)
		Woolloomooloo (S16)
		Tregear (S15)
		Dulwich Hill (S12)
		Campsie (S4)
		Normanhurst (S2)
Not given (S10)		
<b><i>Mainstream community housing rental</i></b> <b><i>(4)</i></b>	Bridge Housing Ltd Ngalawi Co-op Ngalawi Co-op Ngalawi Co-op	Annandale (S1)
		Petersham (S7)
		Marrickville (S5)
		Stanmore (S3)
<b><i>Private rental</i></b> <b><i>(3)</i></b>	Private	Punchbowl (S8, S9)
		St Peters (S19 – subsidised by the Dept. of Housing NSW)
<b><i>Aboriginal Community Housing</i></b> <b><i>(1)</i></b>	Aboriginal Housing Co.	Redfern (S14)
<b><i>Hostel</i></b> <b><i>(1)</i></b>	Mac Silva Centre	Waterloo (S6)

## **2.4 Land tenure and governance of home lots at the study sites**

This section sets out the various governance arrangements of the housing occupied by participants in this study. The various governance arrangements in each of the study sites are discussed in order to illustrate the level of complexity in land tenure arrangements for Indigenous people. Thus, they arranged under the categories of: (1)

'Indigenous community title land'; (2) Crown land – public use; (3) 'Community-controlled freehold'. The final tenure (4) 'Private Freehold' is not explored because it is assumed that readers are familiar with this form of land tenure, and only three study participants resided in private rental properties.

At the commencement of the study it seemed relatively easy to conceptualise the difference between community title land and non-community title land in the Australian Indigenous context. But the table below indicates a more complex range of tenures that reflect upon the analysis of Indigenous home ownership. It shows that it would be useful to define four categories of tenure type of which the first three can be seen to constitute forms of community housing:

1. 'Indigenous community title' land is land held under a form of community title by an Aboriginal (or Torres Strait Islander) group, trust, Co-op or company.
2. 'Crown land – public use' is Crown land tenure specifically dedicated for public use or community purposes.
3. 'Community-controlled freehold', is freehold land held by a not-for-profit organisation, either Indigenous or non-Indigenous.
4. 'Private freehold' is either owned by an individual or company for profit.

The table below sets out the land tenure of house lots where interviewees lived at the respective study sites. This categorisation of tenure has implications for considering the variations of legal (and related economic) circumstances in which Indigenous people might find themselves across varying urban contexts, as is demonstrated in the discussion of the governance arrangements this entails at each of the study sites.

**Table 6: Settlement types and land tenure characteristics at the project's study sites**

<i>Settlement types</i>	<i>Settlements</i>	<i>Lessor/owner of land</i>	<i>Land tenure</i>	<i>Nos of interviewees</i>	<i>Category of Title Land</i>
<b>Discrete settlements (remote)</b>	Nguiu	Office of Township Leasing (C'th)	Aboriginal freehold leased to Australian Government (99 yr lease)	17	Indigenous Community title
	Cherbourg	Cherbourg Aboriginal Council	Deeds of Grant in Trust (DOGIT)	19	Indigenous Community title
<b>Regional centre (urban)</b>	Carnarvon city (dispersed housing)	WA Dept of Housing	Crown land (reserve for housing)	5	Crown land – public use
	Mungullah, Carnarvon (discrete settlement)	State Housing Commission	State Government Reserve	8	Crown land – public use
<b>Rural town</b>	Dajarra	Qld Dept of Housing (rental)	Crown land (reserve for housing)	8	Crown land – public use
		Jimberella Coop (rental)	freehold	6	Community freehold
			Aboriginal Reserve	4	Indigenous Community title
<b>Metropolitan</b>	Sydney	NSW Department of Housing	Crown land (reserve for housing)	10	Crown land – public use
		Private lessee	freehold	3	Private freehold
		Bridge Housing Ltd (communal housing)	leasehold, e.g. from private or NSW Dept of Housing	1	Community controlled freehold
		Aboriginal hostels	(?)	1	Community controlled freehold
		Aboriginal Housing Company (Redfern)	freehold	1	Community controlled freehold
		Ngalawi Housing Co-op	freehold	3	Community controlled freehold

A calculation of the interviewees under these categories would indicate the following sub-totals:

1. Indigenous Community Title: 40 interviews.
2. Crown land-public use: 31 interviews.
3. Community-controlled freehold: 12 interviews.
4. Private freehold: 3 interviews. (Total 86).

## **2.5 Governance on Indigenous community title land**

Indigenous community title land was defined in this context as being 'land held under a form of community title by an Aboriginal group, trust, Co-op or company' (it could equally be a Torres Strait islander group). Taking the definition of 'community title land' to be land held under a form of Indigenous communal title by an Indigenous group, trust, Co-op or company, it can be seen from the table above that the only study sites that fulfil this criteria are Nguiu, Cherbourg and, in part, Dajarra.

We are making a distinction here that land held by the state for the collective benefit of Aboriginal people is a form of community title land. Although it is not held by an Indigenous entity, the terms of the reserve limit its use to the benefit of Aboriginal people. (Home lots at Redfern and possibly Mungullah may have been Aboriginal communal title once, but no longer remain as such.) This provides a total of 40 out of 86 interviewees whose current houses are on Aboriginal community title land.

### *2.5.1 Nguiu*

Nguiu township is on land that was originally converted to inalienable Aboriginal freehold title under the Aboriginal Land Rights (NT) Act 1976. Under an amendment to Section 19a of the Act introduced in 2006, a 99-year head lease was issued in 2007 over the entire town area of Nguiu to the Australian Government (Office of Township Leasing). Under this arrangement, the Australian Government will pay an initial rent compensation to a Land Trust (the Mantiyupwi Group) of \$5 million for the first 15 years and additional amounts for subsequent decades.

Nguiu township is the site of the first '99-year head lease', a policy introduced to Indigenous Australia (with some controversy) by the Australian Government in 2007, and which aims to promote home ownership and attract investment for local businesses and enterprises (AAP & Koori Mail 2007). This township lease makes Nguiu eligible to receive houses under the new Commonwealth's Strategic Indigenous Housing and Infrastructure Program (SIHIP). The township lease also stipulates that the town must retain an 85 per cent Tiwi population and that new buildings be no more than two storeys, and contains clauses that protect local environmental values and aspirations. These changes have heralded a considerable increase in funding for new housing. During the era of local government control in the ten years from 1997 to 2007, only nine new homes were constructed, and 53 were condemned (but remained functioning and crowded). In comparison, in 2008, fifteen new houses were completed to lock-up stage and a further large number are planned under SIHIP. A new subdivision with 62 house lots was also being established.

The IBA's Home Ownership on Indigenous Land (HOIL) program is in operation in Nguiu. Houses in Nguiu aged ten years and older are being given a market value of around \$80,000. However Tiwi residents will only require a loan of about \$50,000 to purchase these houses if they are eligible for the first-home-buyers benefit, other grant incentives, and if they meet the loan eligibility criteria. Of the Nguiu interviewees,

three (N1, N2, N6) were registered with IBA as potential home loan (HOIL) clients, while two others (N5, N7) said they had 'looked into' prospects with IBA.

At the time of this survey, the Commonwealth had recently taken housing management responsibility off the Tiwi Island Shire Council and the Bathurst Island Housing Association (BIHA), and was passing it on to the Northern Territory Department of Housing, although the latter was sub-contracting the Tiwi Island Shire Council (TISC) to continue collecting the rent. At the time of the interviewing, it was said that these arrangements were in a transition period.

(For a further history of governance at Nguu see Appendix 4.)

### *2.5.2 Cherbourg*

Cherbourg was formerly an Aboriginal Reserve for the Aboriginal and Islander inhabitants of the Queensland. In 1986, Cherbourg became an independent Aboriginal community and was issued with a Deed of Grant in Trust (DOGIT) by the Queensland Government (South Burnett online 2002-2009). In 2008, Cherbourg Community Council was the local governing body and was made up of 'respected tribal elders drawn from the community'. The Council's goal was to be 'the first completely self-sufficient Aboriginal community in Australia' (South Burnett online 2002-2009). The ownership and title of the Cherbourg housing on the DOGIT land was in the hands of the Cherbourg Community Council.

The Queensland Government had very recently taken over the management of the housing stock from the Cherbourg Community Council despite the title being with the Council. Misinformation and confusion about this recent change was reflected in the responses when interviewees were asked, 'Who is responsible for maintenance for this house that you're in?'<sup>9</sup> Two interviewees said 'Cherbourg Council'; while 16 said 'QBuild under [or with] Cherbourg Council' (and there was one informal response). Due to this relatively recent change and the ambiguity in people's minds, we have later opted to identify the interviewees as being in community rental housing on the above table rather than in public rental housing.

(For a further history of governance at Cherbourg see Appendix 4).

### *2.5.3 Dajarra*

Four of the house lots in Dajarra, managed by Jimbarella, are also on Deed of Grant in Trust (DOGIT) land decreed by the Queensland Government in the early 1980s. Interviewees D10, 11, 15 and 18 were on this old state Aboriginal Reserve land leased to Jimberella (the remainder were on freehold land bought for Jimbarella Co-op by the Commonwealth Government).

(For a further history of governance at Dajarra see Appendix 4).

## **2.6 Governance on Crown land public use**

This tenure is defined as Crown land tenure specifically dedicated for public use or community purposes. Housing that is financed and/or constructed by state or Commonwealth Government departments on such land tenure results in forms of public housing tenancy that may be specifically targeted for Indigenous use. The land at Carnarvon and Mungallah, some of the residences at Dajarra, and some in Sydney, fell into this category.

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<sup>9</sup> Question 1.64

### 2.6.1 Carnarvon/ Mungallah

There are two separate governance arrangements for Indigenous housing in Carnarvon, with the public rental housing being under the control of the Western Australian Government<sup>10</sup>, and the housing at Mungallah being under the ownership and management of the Mungallah Community Aboriginal Corporation (housing stock of a total of 51 units, built on land originally provided by the Commonwealth Government). A Consultancy Report produced in 2005 (SMEC 2005) states, somewhat confusingly, that there is no lease agreement with the Mungallah community, and the Department of Housing and Works (WA) were listed on the management order of the Reserve (No.37185) as being responsible for costs associated with the Reserve. During a hiatus of administration and government that occurred at Mungallah (see Appendix 4), a good number of files were lost that referred to a wide variety of matters, including documents about community history and the nature of the land title on which Mungallah stands.<sup>11</sup> Most of this has now been replicated and it is now clear that Mungallah stands on a state reserve.

At the time of writing this report, Mungallah was commencing a process of 'regularisation', which meant that it would be absorbed into the Shire of Carnarvon local government area and its housing would become the ultimate responsibility of the WA Department of Housing.

### 2.6.2 Dajarra

The Queensland Government's housing stock in Dajarra is administered from the Department's North-West Queensland Area Office of the Department of Communities in Mt Isa through its 'Country Team' whose staff made periodic visits to Dajarra. The Department of Housing has stock of 19 houses in Dajarra. In September 2008, rents for these Dajarra houses were around \$120 per week with a five bedroom house over \$175. There was a sliding scale for rent based on the combined household income with an upper threshold limit. At that time, three of these state houses in Dajarra were vacant. There were no formal tenancy support programs run by the state in Dajarra, but it was said by Department of Housing staff that not a lot of tenancy issues were found to occur there. Repairs and maintenance on the public housing rental stock was carried out by the state government's QBuild. State Housing tenants did not receive rent assistance, whereas there was a Commonwealth subsidy to help tenants in housing administered by NGOs such as Jimberella. Interviewees D1 to D8 occupied the state rental housing.

### 2.6.3 Sydney

Ten of the 19 Sydney interviewees lived in state government public rental housing owned by 'Housing NSW'. Housing NSW provided long-term subsidised rental housing through three sectors. Through the Public Housing sector, Housing NSW managed approximately 128,000 properties, including approximately '8,700 Aboriginal

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<sup>10</sup> With the recent change of government in Western Australia, there has been a reorganisation of responsibility for public housing. The Department of Housing and Works has been split and the new Department of Housing is now responsible solely for public housing in the state. (Works has been given to the Department of Finance and Treasury. Formerly, that part of the old department which handled public housing was called 'HomesWest'. This name has been discontinued and it is now referred to simply as the Department of Housing. However, this change has not yet filtered through to common parlance among Western Australian public housing tenants. Interviewees still referred to 'HomesWest'.

<sup>11</sup> The ambiguity about land tenure at Mungallah was reflected in service delivery responsibilities, the leaking sewerage system in particular. No tier of government had been forthcoming in taking the responsibility for funding repairs (p.c., C. B-J).

and Torres Strait Islander householders living in mainstream public housing' (NSW, Housing NSW 2009a). More than 13,000 properties were provided through Community Housing providers. In excess of 4,200 properties were managed and maintained on behalf of the Aboriginal Housing Office (AHO) through Housing New South Wales's Aboriginal Housing sector (NSW, Housing NSW 2009b).

The NSW Aboriginal Housing Office (AHO) was established in 1998, with four main objectives: (1) to develop a viable Aboriginal housing sector; (2) to increase focus on asset management; (3) to increase access to safe, affordable and culturally appropriate housing; and (4) to promote employment opportunities for Aboriginal people within the sector (AHO 2002). Furthermore, the Office was established to:

- Enhance the role of Indigenous Australians in determining, developing and delivering policies and programs relating to Aboriginal housing.
- Ensure that registered Aboriginal housing organisations are accountable, effective and skilled in the delivery of Aboriginal housing programs and services.
- Increase the range of housing choices for Indigenous people to reflect the diversity of individual and community needs.<sup>12</sup>
- Ensure that the AHO's programs and services are administered efficiently and coordinated with other programs and services to assist Aboriginal people and Torres Strait Islanders (AHO 2002).

## **2.7 Governance on community controlled freehold**

In this report, the term 'community' generally refers to an Aboriginal community, the term 'community housing' refers to Aboriginal or Indigenous community housing, and 'community title land' refers to land held under a form of community title by an Aboriginal group, trust, Co-op or company. However, the data collected from the Sydney interviewees introduces a broader definition of community housing, one that pertains to mainstream not-for-profit rental housing providers operating under state legislations and commonly found in metropolitan centres. This is referred to throughout as mainstream community housing. Furthermore, if we were to consider 'Indigenous community housing' as distinct from community title housing, we would arguably need to include together with the community title stock, all of the Jimberella, Mungullah, Ngalawi, and Redfern Aboriginal Housing Company stock. This would give a total of 59 out of 86 interviewees in Indigenous community housing (in contrast to 40 out of 86 for community title).

### **2.7.1 Dajarra**

With the advent of the Whitlam Commonwealth Government in the 1970s and the reforms of Aboriginal Affairs, the Dajarra community was able to establish the Jimberella Co-operative in 1974 which aimed to improve the quality of lifestyle of its

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<sup>12</sup> There is a scheme operated by the Aboriginal Housing Office (AHO) and Indigenous Business Australia (IBA) that aims to assist Indigenous people to purchase homes. Due to the difficulty that Aboriginal and Torres Strait Islander people have in obtaining finance from a bank to purchase a home, the AHO and the IBA formed a partnership to help AHO tenants buy the houses they were living in. The scheme was known as the IBA/AHO Home Ownership Scheme. To be eligible, applicants had to be current tenants of the AHO and meet the IBA's lending criteria. It was required that at least one applicant is of Aboriginal and Torres Strait Islander descent. A modest deposit was required from the applicant, however, the AHO would pay legal costs associated with the purchase up to a maximum of \$2,500 (AHO 2008).

members, including with respect to housing. Through a series of Commonwealth grants in the 1970s, 80s and 90s, the Jimberella Co-op purchased town blocks on which to build houses. The Jimberella housing stock in October 2008, comprised 22 houses and the three new ones (nearing completion), plus one in Mt Isa which was rented out by Ray White Real Estate at \$600/week. There were no vacant houses in the Jimberella stock in October 2008. (In November 2007, all of the Jimberella houses were reported to be also full, whereas there were a few empty Queensland Housing houses.)

Jimberella rents ranged from \$55 (one-bedroom) to \$75 (three-bedroom) a week. Unlike the state housing tenants, community housing tenants were eligible to apply for a Commonwealth subsidy for rent – for example, a tenant might pay \$100 a week rent then claim \$30 rent assistance. The Jimberella tenants participated in internet banking making automatically debited rental payments. Interviewees D9 to D18 occupied Jimberella Co-op housing. The houses of D9, 12, 13, 14, 16 and 17 were on freehold land owned by Jimberella (bought by Commonwealth, rather than on old state Reserve Land leased to Jimberella by the state government).

Arising from the decision of the Australian Government in 2007, the state was taking over the Commonwealth housing funding that was formerly granted to Indigenous Community Housing Organisations (ICHOs) including that of Jimberella. The Queensland Department of Housing's website (accessed on 15 March 2009) noted that Indigenous community housing organisations, which were previously funded under the Australian Government's Community Housing and Infrastructure Program (CHIP), had been invited to become part of Queensland's One Social Housing System. Organisations that transition to the One Social Housing System would be eligible for upgrades to their properties to bring them to a public housing standard. The Department of Housing has \$60M funding from the Australian Government to assist with the transition. The response from Jimberella Co-op was unresolved at the time of the research.

### 2.7.2 Sydney

A number of community housing providers operate in NSW; this survey included interviewees in four of these, Bridge Housing, Aboriginal Hostels, Aboriginal Housing Company (Redfern), and the Ngalawi Housing Co-op. Within Housing NSW at the time of writing, the office of the Registrar of Community Housing was responsible for the registration and regulation of community housing providers in NSW. The Office was empowered by legislation to enforce a regulatory code of requirements in order to provide assurance for a viable community housing sector that ensured quality housing for residents. The Registrar of Community Housing reported directly to the Minister for Housing and registered community housing providers independently of Housing NSW. While this reporting structure guaranteed the Registrar's independence, the Office of the Registrar of Community Housing operated as a business unit of Housing NSW which provided the office with logistical support. At the time of writing, the regulatory system used to administer community housing providers was known as the 'Performance Based Regulatory System' (PBRs). (NSW, Housing NSW 2009d.)

At the time of the survey, NSW Housing had also introduced the 'Growth Providers' program in the mainstream rental community housing sector.

'Working with seven Growth Providers is one of the key strategies of the NSW government to expand community housing stock from 13,000 to 30,000 properties within a 10-year period. The Growth Providers will have preferential access to the National Rental Affordability Scheme (NRAS) and Affordable Housing Innovative Fund (AHIF). Only Growth Providers will be invited to bid

for a variety of affordable housing projects committed by the government via the selective tendering process. In addition, Growth Providers will manage the majority of new supply and start taking up a property development role to project manage, design and construct new supply, in particular on old social housing sites' (CHL 2008).

### **Bridge Housing Limited**

One of the Sydney interviewees resided in community housing rental under the Bridge Housing Limited (a declared Growth Provider).<sup>13</sup> Bridge Housing Limited states that its aim is to link 'people to a better future through building sustainable communities through the provision of affordable housing for low to moderate income earners'. (Bridge Housing Limited n.d.; SWISH 2008:5). In 2009, Bridge Housing Limited managed 1,150 properties which housed 1,600 families. A breakdown of these properties included 572 properties leased from the private rental market, 358 properties leased from Housing NSW, and 152 properties managed through a fee-for-service program on behalf of other organisations... (Bridge Housing Limited n.d.) In addition, 68 properties were provided through other Housing NSW programs which included: (1) Social Housing Subsidy Program (SHSP) (properties targeted to working households who were on a higher income than those tenants on Bridge's general housing program); (2) Home Purchase Assistance; and (3) Redevelopment program.

### **The Aboriginal Housing Company**

The Aboriginal Housing Company Limited (AHC) is an Aboriginal-governed organisation situated in Redfern. Staff of the AHC in Redfern discouraged the Sydney-based fieldworker from working with their housing tenants (see Appendix 4), however one tenant of their company independently came forward to be interviewed (S14). The company was established in 1973 in response to the discrimination that Aboriginal people experienced in the private rental market and is the first community housing provider in Australia. The land on which the AHC has its houses was originally purchased in the mid-1970s, by the Commonwealth Department of Aboriginal Affairs and is believed to have been made Aboriginal community title land after purchase. However, in subsequent decades its tenure has been converted and is currently freehold land (p.c. Col James 10/4/09). The current authors have distinguished the Aboriginal Housing Company as an Indigenous community housing provider as distinct from the mainstream community housing providers described above.

The AHC is a non-profit charity, has won a number of awards, and is best known for owning and managing the residential area in Redfern referred to as 'The Block'. (AHC 2000-2006.) At the time of the survey, the AHC had three tiers of governance: (1) grass roots membership – members of the Aboriginal and Torres Strait Islander communities who meet on an annual basis; (2) directors meet monthly to steer the general direction of the company and protect the interest of the community; and (3) management – the executive and administrative component responsible for the daily operations of the company. The main objective of the AHC was to improve 'the living standards, health and self-esteem of Aboriginal people' through the following:

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<sup>13</sup> In March 2009, the South West Inner Sydney Housing Cooperative Limited (SWISH) formally changed its incorporation status from a cooperative to a company limited by guarantee, as a result of its Growth Provider status. Simultaneously, the organisation saw the change as an opportunity to change its name from SWISH to Bridge Housing Limited, to better reflect the company's future goal of 'Linking People to a Better Future' as well as reflecting the wider area of operation that the company would take on. Bridge Housing aimed to build on the 25 years of experience and achievements gained through SWISH.

'Operating at best practice and providing high quality and culturally appropriate affordable housing.

Restoring and promoting independence by building on cultural values and purging the crippling welfare mentality.

Providing a stepping-stone for Aboriginal people into affordable home ownership.

Forming vertical and horizontal partnerships and alliances with other service providers to develop holistic strategies for our community.

Delivering a showcase redevelopment based on world's best practice planning, design and construction, and by setting new benchmarks in social, economic and environmental sustainability for community housing.'(AHC 2000-2006).

### **Ngalawi Housing Co-operative**

Ngalawi Housing Co-operative (Ngalawi) is a private Co-operative which was incorporated in 1994, and established to rent housing to exclusively Aboriginal people. Three of the interviewees lived in rental properties managed by the Ngalawi Co-op. The Co-op has purchased private land in Sydney on which to build their houses. The land tenure is therefore a form of community-controlled freehold. The current housing stock of twenty includes thirteen houses and one apartment block of seven apartments. The original incorporation submission was restricted by the submission to the Local Government Area (LGA) of Marrickville, but now includes the Marrickville and Leichhardt LGAs in the inner western suburbs of Sydney.<sup>14</sup>

Ngalawi follows an ideology which requires respect and acknowledgement of Aboriginal philosophies, open discussion, and a non-heirarchical approach in which all are equal members with common aspirations. The idea for the housing cooperative began approximately five years before the 1994 incorporation following discussions with Colin James from the University of Sydney on securing appropriate housing design for members of the Aboriginal community in Sydney. Consequently, the initial plan for Ngalawi was to design houses rather than purchase existing buildings. Several of the original potential members involved in the development of Ngalawi dropped off during the long process towards incorporation. The original membership included mainly artists in the Sydney area, but this changed over time. The current membership criteria include that residents:

- Live in Sydney.
- Are of New South Wales Aboriginal origin.
- Have a commitment to financial contribution.
- Agree to abide by Cooperative philosophies.

Also, every tenant must be a member, but there can only be one member per household.

### **Aboriginal Hostels Limited**

Another Sydney-based interviewee (S6) lived in the Mac Silva Centre. The Mac Silva Centre is a hostel that caters for homeless Indigenous men seeking temporary

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<sup>14</sup> Source: Telephone Interview between Anne Burgess and Cathy Craigie, Ngalawi Housing Co-operative, 4 September 2009. Cathy Craigie is a founding member of the Ngalawi Housing Co-operative.

accommodation. The Centre is run by the Aboriginal Hostels Limited (AHL)<sup>15</sup> who provide 'a culturally supportive network where most staff and all residents are Indigenous people' (AHL n.d.). The Centre is located in Waterloo, New South Wales. Aboriginal Hostels aims '[t]o achieve excellence in the delivery of hostel accommodation that satisfies the needs of Aboriginal and Torres Strait Islander people' (from website). This accommodation is to be 'provided in an environment that encourages ATSI people to achieve personal goals and obtain dignity and equity in the Australian community' (AHL Community Hostel Grants Program 2001, p. inside cover).

The AHL has various categories it uses to distinguish its accommodation facilities. The Mac Silva Centre was described as a homeless hostel where youths and adults were assisted to live independently within the community. The AHL provided funds to approved organisations to operate hostels that provided temporary accommodation for their local ATSI community. Grants subsidised recurrent operating deficits, and covered non-recurrent operating expenditure, and minor and major capital expenditure. As well as receiving funds from the Commonwealth Government, it collects tariff from residents.

## **2.8 Conclusion**

As demonstrated here, the scope of this study is broad in terms of the variety of different study sites that were included. It ranges from remote discrete Indigenous settlements to interspersed urban housing. It ranges from Indigenous Communal Title land run by the Indigenous community and not-for-profit mainstream community housing providers seeking specifically to assist Indigenous people to secure housing, through to state-managed public housing and private rental. It is within this range of contexts that Indigenous aspirations to, and capacity for, home ownership must be considered. Similarly, any home ownership policy-makers need to explore how they will be operationalise their policies across these various governance and tenure contexts.

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<sup>15</sup> 'Incorporated on 6 June 1973 in the Australian Capital Territory, AHL is funded by the Federal Government.' (AHL n.d.). The organisation has established a network of hostels throughout Australia, currently operating 49 company hostels and funding another 71 community hostels. There are over 3,000 beds available for people who are homeless, receiving medical treatment away from home, rehabilitating from substance abuse, attending a centre of tertiary education, aged and frail, and returning to the community after a prison sentence. The AHL is managed by a Board comprising nine Directors.

## **3 CAPACITY FOR SUCCESSFUL HOME OWNERSHIP**

### **3.1 Introduction**

A prior question when exploring home ownership for people living on communal title lands, and Indigenous people more generally, is whether there is a capacity for achieving and sustaining home ownership. This chapter investigates the capacity of survey participants to engage in home ownership in each of the study site communities. Capacity for successful home ownership was assessed in terms of participants' general awareness of home ownership, economic means, preparedness to take on responsibilities and their ability to implement R & M, and the potential for problems to arise from visitors. Many of the indices of the capacity to engage in home ownership were drawn from the previous IBA, AHURI WA and DOGIT studies. In particular the following indices are examined:

*Awareness of home ownership:*

- The interviewees' history of housing experiences.
- Residence (either rental or ownership) in more than one house by interviewees.
- Active awareness of, and engagement in home ownership prospects.

*Economic means for home ownership:*

- Income and employment capacity.
- Ability of interviewees to budget.
- Current rental payment by interviewees.
- Capacity of interviewees to increase their payments to pay off a new house.

*Preparedness to take on responsibilities of home ownership, including ability to implement R & M:*

- Extent of projected planning of how house repairs and maintenance will be carried out.
- Likelihood of problems arising in interviewees' homes from their visitors.

This chapter presents the data relating to the above indices of capacity for home ownership. The need for support agencies, and further information and education for home ownership to succeed is also raised. The chapter concludes with comment and hypothesis on the capacities of the interviewees to engage in home ownership, as best can be identified from a survey of this nature.

### **3.2 The interviewee's history of housing experiences**

The earlier IBA survey on freehold land found that most successful home-owners had a prior history of home ownership, either through their parents or extended family (Svaza & Moran 2008). In comparison, the current study found people living in rural and remote settlements had no such first-hand experience.

The analysis of the interviewees' histories of housing experiences indicated that relatively few interviewees had experienced living in a privately owned house, especially for those at Cherbourg, Mungullah and Dajarra. Between 40 and 59 per cent of respondents had experienced private housing, in one category or another (either as 'family member' or 'boarder') at Nguiu, Carnarvon (the town renters) and Sydney. Overall, the finding is that in rural and remote communities one cannot

assume that residents will have any first-hand experience of private ownership dwelling, and that awareness raising and education will be necessary for people to make informed choices in embarking on and managing home ownership.

Interestingly, despite the relatively higher experience of private home ownership documented among Nguiu respondents compared to other study sites, they made strong requests in the survey for more information and educational workshops on home ownership. These requests are contained in Appendix 5.

### *3.2.1 Past experience of housing types in each study site*

At Nguiu, experiences of housing included many outstation experiences, a Land Council yuut, beach shacks, accommodation in cities while doing training courses and at Boarding School, Bachelor College, Nungalinga College, and in Darwin Town Camps (e.g. Bagot). Two interviewees (N2,4) cited experiences as 'Long Grassers' which were recorded under both 'Town Camp humpy' and 'Tent'. It should be noted that the responses to experience of private housing as either 'family member' or 'boarder' were relatively high, possibly because of the proximity of Darwin as a place of migration for various relatives.

The only common form of housing experienced by the majority of Cherbourg interviewees was government rental housing. The next most experienced types recorded was the Aboriginal Co-op rental housing. Remote community rental scored next. Private housing, experienced as a guest or family member, received only four out of 19 responses. All other categories received only minimal scores (one to three out of 19 respondents). It is likely here that remote community and government rental form overlapping categories as noted earlier, due to the transfer of housing management from the Community Council to the Queensland Government.

The most marked contrast between the Carnarvon public housing and Mungullah interviewees was that the former (the town renters) had no experience of Aboriginal Co-op or remote community housing, and the Mungullah interviewees for the most, had negligible experience of public housing rental. This suggests two culturally distinct demographic groups, rather than Mungullah being a staging camp for public housing. On most other scores the two groups were virtually identical, the exception being hostels of which the Mungullah group had a greater experience. Both groups had some experiences in private houses as boarders, but negligible as owners. An exception was one interviewee (Ca1) who said they had been a private house owner in Norseman; they also had resided in a town camp, saying 'that's where I started, when my parents had one of those humpies'. Most of the Mungullah interviewees said they had experience living on outstations, but the documented comments of several (M1,2,8) indicated that they were referring to cattle stations, not Aboriginal-owned outstations (e.g. M1 referred to Edmund Station).

Most Dajarra interviewees had experienced living in both government rental housing and Aboriginal Co-op rental housing. Experiences in other types of accommodation were in all cases restricted to a small proportion of the interviewees. The experiences registered among some Dajarra interviewees of living in tents, town camp humpies and caravans is not surprising given that Dajarra had a town camp of humpies (the West End) that was there until the late 1970s, with intermittent humpies and caravans being used even in recent years. Four Dajarra interviewees had lived in a remote community (possibly Alpururulam or Doomadgee – see Memmott et al. 2006).

The Sydney respondents demonstrated a greater breadth of residential experiences than any other group. However, the only category where there was a common experience for all 19 interviewees was government rental housing. It is to be noted that six respondents (S2,3,8,9,11,14) indicated that they had occupied a private house

as the owner for one or more years. Ten out of 19 interviewees also indicated that they had occupied private housing as either a guest/family member, or as a boarder. Unlike other interview sites, some Sydney interviewees (albeit a minority) included in their residential experiences, venues such as refuges, 'squats', 'on the streets' (homeless), and single room rental.

### **3.3 Occupation of other houses by interviewees**

Interviewees were asked whether they had any other houses (e.g. a town house, a community house or an outstation house); and, if so, did they own or rent it.<sup>16</sup> This question aimed to explore whether certain interviewees had a complex set of responsibilities to a pair or a number of houses. However, the majority of respondents had only one house. The most prevalent pattern of having a second home occurred in discrete Indigenous communities, both remote and town-based, specifically at Nguiu and Mungullah. At Nguiu most of the 'second' houses were outstations, while at Mungullah the second houses were rental houses at another remote community. This is interesting because the responses to questions regarding home ownership concepts (Chapter 5) indicate that these were also the participants with the least understanding of the workings of home ownership finance.

At Nguiu, ten reported occupying another house and seven reported that they didn't. Five gave the second house as an outstation which they owned (and did not pay rent for). These outstations were variously at Bathurst Island (Marnawu), Melville Island (Paru, Urpunari) and one at Yorke Island in the Torres Strait. Two gave outstations that belonged to other relatives and, in one case, they did not pay rent while in the other they did. One gave an outstation, but gave no response as to whether they owned it or not. The eighth response was a person renting a 'Forestry house' which they were using as a retreat mostly due to the stresses of Nguiu life (crowding, children, substance abuse).

In Carnarvon, one Mungullah interviewee (M3) identified having a second house out at Burringurrah, a 'community house', and a second (M7) also said they had a new house at Burringurrah, 'but [it] didn't get finished properly, still awaiting toilet installation'. At Cherbourg, 18 of the 19 interviewees did not have another house. The exceptional respondent (C9), did not qualify what type of house or whether in fact they owned or rented it. Only one of the 18 Dajarra interviewees reported having a second house. No Sydney interviewees reported having a second house or residence.

### **3.4 Active awareness of, and engagement in, home ownership prospects**

In the current survey, despite the overall lack of private home ownership experience, 42 per cent of interviewees stated they had investigated home ownership in some manner (the exception being Mungullah community).<sup>17</sup> Some 52 per cent indicated they were aware of the Australian Government's efforts to promote home ownership, the exception being the Carnarvon community town renters.<sup>18</sup> The most active engagement with, and awareness of, home ownership was at Nguiu, Dajarra and Sydney. Awareness and engagement taken together were relatively low for Cherbourg, Mungullah and Carnarvon.

While enquiring about home ownership, interviewees had spoken to; Commonwealth entities (such as IBA, ATSIC, Keystart), state housing departments (NT Housing, Qld

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<sup>16</sup> Question 2.6

<sup>17</sup> Question 2.9

<sup>18</sup> Question 3.2

Department of Housing, WA Department of Housing), to banks, real estate agents and building societies, as well as informal enquiries to their own housing co-op, to community leaders and other householders, including those who had already received a home loan. The IBA was active at Nguuu at the time of interviewing promoting its new HOIL program. Of the Nguuu interviewees, three (N1, N2, N6) were registered with IBA as potential home loan (HOIL) clients, while two others (N5, N7) said they had ‘looked into’ prospects with IBA.

Only three interviewees gave a reason for having a loan application rejected (Question 2.9.3). These can be summarised as discrimination, outstanding debts, and possibly past police offences. One Nguuu interviewee indicated they had experienced rejection of a Home Loan application (N2); the reason for the rejection was given as ‘colour, race – she was judged [gay and black]; credit rating’. Two of the Carnarvon interviewees had been refused a home loan. The first said ‘it’s because Joan had a \$1,000 Telstra bill and Keystart wouldn’t consolidate it with the home loan; we’ve got to pay that off before they’ll consider us’ (Ca1); and the second explained ‘they won’t allow people, they check on your credit, and I had a big phone bill back in the 1980s, and I got caught driving without a license way back and so they wouldn’t loan to me’ (M1).

**Table 7: Active engagement in, and awareness of, home ownership prospects**

<i>Interview sites and nos of interviewees</i>	<i>Nguuu (17)</i>	<i>Cherbourg (19)</i>	<i>Mungullah (8)</i>	<i>Carnarvon (5)</i>	<i>Dajarra (18)</i>	<i>Sydney (19)</i>	<i>Sub-totals (86)</i>
Interviewee had investigated home ownership prospects (Q. 2.9)	9 (53%)	3 (16%)	0 (0%)	3 (60%)	11 (61%)	10 (53%)	<b>36 (42%)</b>
Awareness of gov’t’s home ownership initiatives (Q. 3.2)	13 (77%)	6 (32%)	3 (38%)	0 (0%)	15 (83%)	8 (42%)	<b>45 (52%)</b>

The scores on these questions indicated reasonable active engagement and awareness at Nguuu, Dajarra and Sydney. This is not a surprise for Nguuu where IBA has been active, even holding workshops, nor for Sydney interviewees who are exposed to regular media, but it is a surprise for Dajarra. Perhaps the high awareness was more a result of preparing for the survey (the interviewer had sought out subjects in advance).

It could also be argued that all communities would be exposed to regular media, and that possibly the key issue affecting awareness here is land tenure and subsequent eligibility. Awareness may be high in Dajarra because home ownership has long been a possibility in Dajarra under either the IBA HOP program, or from any bank, due to the underlying freehold. Awareness at Nguuu was originally due to the IBA project being there, whereas levels of awareness are low in Mungullah and Cherbourg where land is managed communally.

## 3.5 Income and employment capacity of prospective homeowners

### 3.5.1 Income of households

World Vision Australia,<sup>19</sup> in close liaison with Mapoon Community Council and the Cape York Institute, has recently nominated that the Queensland Government adopt a \$40,000 household affordability benchmark for home ownership, with consideration of housing valuations, IBA subsidised loan repayments, and non-loan related additional costs (e.g. maintenance, insurance, rates). This threshold was calculated on the basis of housing valuation of the existing rental houses being in the range of between \$100,000 and \$200,000.<sup>20</sup>

It is interesting to compare these figures with the prior IBA survey of home-owners in rural towns with loans under the Home ownership Program (HOP) (Svaza & Moran 2008). In that survey, the median household income of applicants adjusted to current values was a little over \$50,000. This slightly higher benchmark can be explained by the lower level of subsidies available under the IBA Home ownership Program (HOP), in comparison to the HOIL program.

A total of 44 out of the 76 recorded households (58%) fell below the \$40,000 income bar, while 31 (42%) were above it. Based on this, the affordability of home ownership schemes is seen to be highly dependent on place. For example, 61 per cent of the sample in Cherbourg exceeded this benchmark, whereas in Mungullah the percentage was only 12 per cent. Interestingly, on this basis, the survey has revealed that home ownership is more affordable, or at least as affordable, in the two remote discrete settlements of Nguiu and Cherbourg as it is in the urban/rural setting of Dajarra. The highest proportion of householders to pass this eligibility test was at Cherbourg. Nguiu, Dajarra and Sydney fell into the middle range. Minimal eligibility was established in Carnarvon (for both town and Mungullah renters).

In the places where home ownership is currently a reality, research has established a strong link between employment and home ownership (Svaza & Moran 2008). Beyond the obvious financial gain to affordability, employment is also a strong indicator of people's ability to take responsibility for maintenance and to maintain regular repayments. Despite the typically high levels of unemployment found in Aboriginal communities (particularly remote ones), the survey revealed a reasonable proportion of adults were in full-time employment, ranging from five per cent in Mungullah to 30 per cent in Sydney.

The survey attempted to record the name of each adult in the interviewee's household, their job (if they had one), whether employed part-time or full-time or whether receiving a form of government benefit, how many years they had held their job and the size of their weekly income.<sup>21</sup> The findings have been used to establish the likely eligibility of interviewee households for a mortgage. The data on incomes is

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<sup>19</sup> World Vision Australia has recently begun a home-ownership project at Mapoon Community on Cape York to develop a home-ownership scheme for interested home purchasers at Mapoon. One of the co-author's (Mark Moran) is managing this project.

<sup>20</sup> Housing valuation in closed Indigenous communities is a relatively new economic practice for which there was no agreed national standard or guidelines at the time of writing this report. For example, the valuation of houses at Nguiu by the Australian Government was in the vicinity of \$80,000, much lower than at Mapoon. The \$40,000 income benchmark is therefore one based on a set of assumptions for the current study. Future calculations of such a benchmark will depend on state and Australian Government policies in particular jurisdictions and may vary by location.

<sup>21</sup> Question 2.3

presented in the tables below. A horizontal double line has been inserted into Table 8 to demark the hypothetical affordability benchmark of \$40,000.

**Table 8: Estimate of total household incomes (Q. 2.3 data)**

<i>Estimated household income</i>	<i>No. of households Nguiu (17)</i>	<i>No. of households Cherbourg (19)</i>	<i>No. of households Mungullah (8)</i>	<i>No. of households Carnarvon (5)</i>	<i>No. of households Dajarra (18)</i>	<i>No. of households Sydney(19)</i>	<i>Sub-totals (77)</i>
\$0-\$10,000	-	-	-	-	2	-	2
\$10-\$20,000	2	1	2	1	4	2	12
\$20-\$30,000	2	4	4	1	3	7	21
\$30-\$40,000	2	2	1	-	2	2	9
<b>Sub-total:</b>	<b>6</b>	<b>7</b>	<b>7</b>	<b>2</b>	<b>12</b>	<b>11</b>	<b>44</b>
	<b>(55%)</b>	<b>(39%)</b>	<b>(88%)</b>	<b>(50%)</b>	<b>(61%)</b>	<b>(65%)</b>	<b>(58%)</b>
\$40-\$50,000	1	3	-	1	2	3	10
\$50-\$60,000	2	2	-	1	2	-	7
\$60-\$70,000	1	2	1	-	2	1	7
\$70-\$80,000	-	1	-	-	1	1	3
\$80-\$90,000	-	1	-	-	-	-	1
\$90-\$100,000	-	1	-	-	-	-	1
\$100,000-\$120K	-	-	-	-	-	1	1
\$120,000-\$130K	-	1	-	-	-	-	1
\$130,000-\$140K	1	-	-	-	-	-	1
\$140,000-\$150K	-	-	-	-	-	-	-
<b>Sub-totals:</b>	<b>5</b>	<b>11</b>	<b>1</b>	<b>2</b>	<b>7</b>	<b>6</b>	<b>32</b>
	<b>(45%)</b>	<b>(61%)</b>	<b>(12%)</b>	<b>(50%)</b>	<b>(39%)</b>	<b>(35%)</b>	<b>(42%)</b>
<b>Totals:</b>	<b>11</b>	<b>18</b>	<b>8</b>	<b>4</b>	<b>18</b>	<b>17</b>	<b>76</b>

Income calculations were only partially recorded for Nguiu with only eleven completed. Of these eleven, ten were clustered in the range of \$10,400 to \$67,600, with the eleventh high at \$182,520. Of the three known HOIL applicant householders, the first (with four adults) had a combined income of \$182,520, which was greatly in excess of any other household income reported. The second (with only one adult) had an income of \$24,440, and the third (with two adults) declined to give their income.

Income data were obtained from 18 out of the 19 householders interviewed at Cherbourg, their stated household income varied from \$11,700 to \$156,000 per annum, with an average income of \$51,904.

Four out of five Carnarvon residents and all eight Mungullah residents gave details of their household incomes. Household income varied from \$14,700 to \$54,080 for town renters and from just under \$20,000 to \$62,400 for Mungullah renters. The average for the twelve respondents was \$30,560.

Household income at Dajarra varied from \$7,800 per year to \$80,000 per year, with an average of \$34,194 per year. Most householders (10) had two people receiving incomes. Usually at least one of these was on a government benefit. Only one household was recorded as having three incomes.

Of the 17 in Sydney who responded to Question 2.3 on household data, household income varied from \$13,000 to \$124,800 per annum and averaged \$39,565.

### 3.5.2 *The characteristics of households earning over \$40,000*

The 32 households in the over \$40,000 income bracket were analysed to examine their household characteristics further (see Table 9 below). It can be seen that most households (28 out of 32) in this category have one or more adults employed part-time or full-time. This demonstrates that employment correlates approximately with the over \$40K threshold. This is an important distinction to make, because a large family on CDEP/welfare could also receive sufficient income at times to reach the over \$40K threshold, but without constant employment may not have sufficient capacity to achieve eligibility for home ownership (Svaza & Moran 2008).

This finding is consistent with the earlier IBA Study, which found that successful homeowners had a strong history of employment, and a median household size of three people. The earlier IBA survey had also demonstrated that Indigenous home ownership was associated with small households. Table 9 below indicates that 23 out of the 32 have a one, two or three-adult household and 17 have a one or two-adult household. So this study also suggests a strong correlation between households with incomes over \$40,000, and small households.

Households with incomes over \$40,000 are strongly correlated to employment and small households. Taking all three criteria together, one could conclude at least a quarter of interviewees conform to this profile with prospects of eligibility for home ownership. There was no obvious distinction here between community title versus non-community title participation.

**Table 9: Households with incomes over \$40,000 and their characteristics**

	<i>Nguiu (17)</i>	<i>Cherbourg (19)</i>	<i>Mungullah (8)</i>	<i>Carnarvon (5)</i>	<i>Dajarra (18)</i>	<i>Sydney (19)</i>	<i>Sub- totals</i>
<b><i>No. over \$40,000</i></b>	5	11	1	2	7	6	<b>32</b>
<b><i>Minimum one adult employed P/T or F/T</i></b>	5	10	0	1	6	6	<b>28</b>
<b><i>Two adults employed P/T or F/T</i></b>	3	5	0	0	3	5	<b>16</b>
<b><i>Household of maximum 3 adults</i></b>	3	8	0	1	5	6	<b>23</b>
<b><i>Household of maximum 2 adults</i></b>	2	6	0	1	4	4	<b>17</b>

### 3.6 Ability of interviewees to budget

Interviewees were asked whether they ever budgeted their income so as to know what they could afford to buy.<sup>22</sup> A total of 67 per cent of interviewees answered in the affirmative. Most participants said that they had at least attempted to budget, although some admitted that their efforts to budget their income failed because they lacked a high enough income to carry them through times when household expenses over-ran their cash reserves. However, responses to this question reflected familiarity with the idea of personal income management, which is a necessary precursor to home ownership.

**Table 10: Number of interviewees who affirmed they were in the practice of home budgeting**

	<i>Nguiu</i> (17)	<i>Cherbourg</i> (19)	<i>Mungullah</i> (8)	<i>Carnarvon</i> (5)	<i>Dajarra</i> (18)	<i>Sydney</i> (19)	<i>Total</i> (86)
<i>Affirmed</i>	9	11	6	2	17	13	<b>58</b>
<i>past</i>							
<i>budgeting</i>	53%	58%	75%	40%	94%	68%	<b>(67%)</b>
<i>practice</i>							

The Nguiu responses were of interest, given the promotion of the home ownership scheme there by IBA, and the operation of the Family Income Management scheme. The Family Income Management scheme is part of the recent Northern Territory Emergency Response (popularly referred to as the 'Intervention') by the Commonwealth. It requires 50 per cent of Centrelink payments to be quarantined out of cash welfare payments for specific designated commodity purchases by credit. The aim is to create a 'build up bucket' – accessible with a credit card to buy food, clothes, white goods, and for plane ticket travel to support quality of lifestyle responsibility. The other 50 per cent is given in cash to the recipient. Nine out of the 17 Nguiu participants said they practised budgeting, although most said only 'sometimes' in this regard (e.g. 'if there is a big thing to buy like a TV' (N1); or [we] 'use different pays to buy different things'(N7)). Some people clearly used keycards and were taking advantage of Family Income Management (FIM), for example, one said 'income management card good idea to put money away to buy clothes for kids' (N13), and another indicated [she] 'has got savings' (N14), and 'put in the 'bucket [income managed]' (N15).

Insights of failures to budget successfully were obtained from two Carnarvon respondents (Ca4, M1) who qualified their response with statements such as: '...sometimes, and no. I try, but I get to the stage where ... my income goes so low, and then I go to Lotteries House and tell them, I'm in this crisis, and I'm honest and open with them. Welfare is getting very strict, because people just go in there without a valid reason. They'll do a budget plan with you and you have to do that plan. It's very good to do that, it makes you feel strong, like you can do this on your own, without anybody's help' (M1). The other conceded: 'that's one thing I can't do. How can you when you got kids? The kids always find any spare money you got, and they take it and spend it on rubbish' (Ca2). Similarly, a Cherbourg respondent (C6) commented on the difficulty of budgeting in the face of the Aboriginal sharing ethic: 'Sharing and caring – philosophy – harder to budget because family first – not money (money is the road to evil)...'.

<sup>22</sup> Question 2.7

### **3.7 Current rental payment by interviewees**

Interviewees were asked about whether they were up-to-date with their rent as one index of their potential capacity to make regular home loan repayments. At all study sites, the majority of interviewees reported that they were up-to-date with their rent.<sup>23</sup> When asked whether other householders contributed to rent, the question was not evenly answered.<sup>24</sup> Clearly all Nguiu residents contributed, as the community utilised a levy system whereby all community adults pre-paid the same amount each week from their salaries. Most Carnarvon interviewees indicated their co-householders contributed to either rent or other household costs. At Cherbourg, only one or two other co-householders were indicated as contributing to rent. There were no meaningful responses on this question from Dajarra or Sydney.

The current rental payment for the interviewee's house was also asked of interviewees.<sup>25</sup> Rental collection conducted by state governments at Cherbourg, Carnarvon (town renters), and Dajarra had an almost identical range from about \$180 to \$360 a fortnight. Rentals set by the Aboriginal Co-ops at Mungullah and Dajarra did not display such a wide range, being from \$120 to \$175 per fortnight. The mixture of Sydney rentals had the greatest range from \$70 to \$350 per fortnight. Nguiu, on the other hand, operated on a levy system whereby all community adults pre-paid the same amount of \$44 per week from their salaries.

### **3.8 Self reported capacity of interviewees to increase their payments to pay off a new house**

Two questions addressed the self-reported capacity of interviewees to pay off a new house. The first asked the interviewee how much they thought they could increase their weekly rental payments to buy a house by, either 'not at all', 'by half', 'double' or 'treble'.<sup>26</sup> Of the people who responded to this question, about a quarter (20 people or 26%) replied in the negative, and about three-quarters (56 or 74%) replied in the affirmative. The largest proportion of the affirmatives (29 people or 38%) nominated increasing their rental by half.

There was thus a generally strong positive response to this question from all but one of the study sites (Carnarvon), with the majority being of the view that they would be able to make home loan repayments that were substantially greater than their current rental payments (see 'positive response' row in Table 15). For example, in terms of increasing their payments, twelve out of the 18 Sydney interviewees said that they could do it, with seven increasing by half, four doubling, and one quadrupling (to \$600 per week). The exceptional study site was the Carnarvon town renters, most of whom said they were unable to pay more. It should be noted that, having said this, it does not prove that interviewees could actually manage such a substantial alteration of their household economy. But it does indicate a positive outlook regarding the challenge of taking on a mortgage.

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<sup>23</sup> Question 3.4.1

<sup>24</sup> Question 3.4.3

<sup>25</sup> Question 3.4

<sup>26</sup> Question 3.4.2

**Table 11: Perceived capacity to increase payments expressed as multiples of current rent payments**

<i>Capacity to increase payments</i>	<i>Nguiu (17)</i>	<i>Cherbourg (19)</i>	<i>Mungullah (8)</i>	<i>Carnarvon (5)</i>	<i>Dajarra (18)</i>	<i>Sydney (19)</i>	<i>Sub-totals (76)</i>
Not at all	2	2	3	3	4	6	20 (26%)
By half	2	7	4	1	8	7	29 (38%)
Double	3	7	1	-	5	4	20 (26%)
Treble	2	3	-	-	1	1	7 (10%)
No. of positive responses	<b>7</b>	<b>17</b>	<b>5</b>	<b>1</b>	<b>14</b>	<b>12</b>	<b>56 (74%)</b>
<b>Total no. of responses</b>	<b>9</b>	<b>19</b>	<b>8</b>	<b>4</b>	<b>18</b>	<b>18</b>	<b>76</b>

The second question was designed to test whether interviewees could increase their rental payments to pay off a new house mortgage. The interviewee asked if they would ask other people in their household to contribute to home purchase repayments, or would they 'try to go it alone'.<sup>27</sup> The overall response to this question, from those who answered, was half of the 82 respondents opting to get help from their families, and the other half opting to go it alone (see Table 12 below).

**Table 12: Prospective mortgage applicants' intentions as to whether to seek help from other householders for home loan repayments**

<i>Alternatives</i>	<i>Nguiu (17)</i>	<i>Cherbourg (19)</i>	<i>Mungullah (8)</i>	<i>Carnarvon (5)</i>	<i>Dajarra (18)</i>	<i>Sydney (19)</i>	<i>Totals (82)</i>
Get help from family/household	7	10	2	5	11	6	41 (50%)
Go it alone	7	9	6	-	7	12	41 (50%)

It can be seen from Table 12 above that there was a strong response from at least half if not more interviewees in favour of seeking home repayment contributions from other people in their households at Nguiu, Cherbourg, Carnarvon (town renters) and Dajarra. In terms of those study sites where the majority of respondents said that they would 'go alone' (i.e. without help from extended family), Sydney was not a surprise given the likelihood that they were more familiar with conventional home loan practices, but Mungullah was a surprise (six out of eight said 'go it alone') where one might have expected a more traditional kinship system to pervade. One Mungullah respondent even said: 'I'd go it alone, to be an example of that you can do it'(M1).

<sup>27</sup> Question 3.4.4

A possible explanation is that the problems of sharing become more acute in locations where a traditional kinship system pervades. Thus, people might be more inclined to go it alone when there are heightened implications from the wear and tear and additional financial burdens that come from visitors. If this were the case, however, respondents in Nguiu would be expected to go the same way. In the other sites, kinship obligations are probably less acute and more restricted to extended family. However, another factor influencing responses to this question may be interviewee familiarity with the levy system of rental housing whereby all adult householders contribute a levy payment to community housing costs. Such interviewees may have a positive attitude to sharing mortgage repayment costs.

At most study sites, there was a minority (perhaps one or two) who said they would 'go it alone', but seek recourse to other family contributions if they fell behind with their payments. For example: 'Maybe ask family if you fell down the gap a bit, they could step in until you're back in front' (Ca1).

### 3.9 Extent of interviewees' projected planning of how house maintenance will be carried out

The issue of repairs and maintenance (R&M) is a wide ranging concern. An often-heard discriminatory criticism of Aboriginal home ownership is that the residents may not bother to carry out any R&M on their houses. R&M is regarded as onerous, regardless of who is responsible for it. A series of questions explored the capacity of interviewees to plan and carry out R&M on their houses, if they were to purchase a new home. These questions addressed whether the interviewee was already carrying out R&M in their rental house, the extent of awareness of their responsibility to carry out R&M, whether they would do R&M themselves or conscript others, their expressed needs for R&M services in their respective communities, and their nominated agencies to assist with R&M. Each of these will be discussed in turn. Some findings on questions in Chapter 4 will also focus on R&M within a comparison of the positives and negatives of home ownership and renting.

#### 3.9.1 Capacity to carry out repairs and maintenance

A set of questions in the survey asked about the condition of the house the interviewees lived in ('in top repair', 'most things ok', 'quite a few problems', or 'in poor repair'); whether the house needed maintenance; who was currently responsible for doing the maintenance, and whether the interviewee ever did any of the home maintenance jobs themselves.<sup>28</sup>

**Table 13: Perceived need for maintenance by householders in rental housing, and whether maintenance was being done by the householders themselves rather than the lessor**

	<i>Nguiu Council (17)</i>	<i>Cherbourg Council (19)</i>	<i>Mungullah Corporation (8)</i>	<i>Carnarvon public rental (5)</i>	<i>Dajarra public rental (8)</i>	<i>Dajarra Coop (10)</i>	<i>Sydney (mixed) (19)</i>	<i>Sub-totals (86)</i>
Agreed that maintenance needed	16	14	6	5	7	9	18	<b>75 (87%)</b>
Maintenance reported to be done by householder	8	10	1	4	3	8	9	<b>43 (50%)</b>

<sup>28</sup> Questions 1.6.1-1.6.5

About a third of the participants had carried out their own maintenance in rental housing at one time or another, even though this was normally the responsibility of the lessor. No particular pattern appears in the likelihood of participants carrying out maintenance or not. At Dajarra, for example, Coop renters were most likely to have carried out their own maintenance, whereas at Carnarvon, the town-based public housing renters who were interviewed were also more likely to have carried out their own maintenance. At Nguiu and Cherbourg and Sydney, about half of the interviewees did their own repairs. Altogether, around a third of all survey participants had carried out their own R&M.

With regard to the general tenor of participants' statements regarding maintenance, participants from most field sites expressed no particular view about the quality of their R&M services. However, public housing participants from Carnarvon town and Sydney expressed dissatisfaction with the renting authority. In Carnarvon, this was the State Department of Housing, and in Sydney, the NSW Housing Department. For example:

'The previous tenants must've done a lot of damage because I can't lock the windows, there's lots of gaps around the doors and windows and the wind really whistles through. You can hear it. HomesWest came out there and he reckoned he couldn't hear anything, so they won't fix it' (Carnarvon town, Ca3).

'Requested repairs one year ago; water leaking into ceilings, affecting electrical lights, shower tiles missing' (Sydney, S11).

The range of repairs carried out by participants varied considerably. For example, problems being addressed by householders at Nguiu included white ant infested walls, rat infestation, patching holes in walls, installing fly wire, house painting, and plumbing repairs; and several interviewees said they salvaged materials from the town dump to do their repairs. At Carnarvon, in town, participants replaced their own flywire and security doors.

There was some uncertainty in some communities as to who was actually responsible for R&M under the terms of the lease. Generally this was reflective of situations of transition between one housing body and another. This is the situation at Nguiu, for example, and here some participants named the Tiwi Island Shire Council, others said it was Territory Housing, and two thought it was the BIHA.

### *3.9.2 Understandings of how home-owners effect house maintenance*

A number of questions explored whether prospective home-owners understood the new responsibility they would have for repairing and maintaining their house if they were to become home owners, and how they would implement this.<sup>29</sup>

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<sup>29</sup> Question 3.8 asked: 'Did you know that when you buy a home in town or city, you become responsible for paying for repairs, maintenance, insurance and rates?' Question 3.8.1 then asked: 'Are you prepared to take on these responsibilities?'. And, lastly, Question 3.8.3 asked: 'Would you like to have an organisation that could assist you with repairs after you have begun to purchase your house?'

**Table 14: Positive understandings by the prospective home-owners, as to how maintenance will be implemented**

	<i>Nguiu (17)</i>	<i>Cherbourg (19)</i>	<i>Mungullah (8)</i>	<i>Carnarvon (5)</i>	<i>Dajarra (18)</i>	<i>Sydney (19)</i>	<i>Sub- total (86)</i>
Awareness of responsibility for maintenance by home-owner	13	16	6	5	18	18	<b>76 (88%)</b>
Preparedness to take on that responsibility	9	18	4	5	18	18	<b>72 (84%)</b>
Desire for an organisation to assist home-owner with repairs	9	15	7	4	17	14	<b>66 (77%)</b>

Most survey participants (88%) were aware of the responsibility for R&M that comes with home ownership. As well, most (84%) indicated that they were prepared to take on that responsibility should they purchase a home. Of the few participants who were unaware of the home-owner's responsibility for R&M, most were from communities dominated by Traditional Owners (TOs), that is, Nguiu, Mungullah, and Dajarra. Regarding the desirability of having an R&M service for home-owners, a majority of participants (77%) were also in favour of this. However, the vision of the type of desired service varied somewhat. At a minimum, participants saw the service as carrying out only garden and lawn maintenance. At a maximum, the understanding was that such a service would take on all the R&M responsibilities that would normally be undertaken by the renting authority. This choice was explored further in the next two questions.

### *3.9.3 Responses to whether prospective home-owners would do house maintenance themselves or conscript their extended family or pay a contractor*

A different but related issue was the arrangement of repairs and maintenance in the context of home ownership.<sup>30</sup> Here, most people made a distinction between those tasks that required only ordinary home maintenance skills and those that could only be carried out by a licensed tradesman. For those tasks that were outside the participant's skill level, but could be carried out by a home handyperson, people saw themselves as calling upon family for help. Some mentioned particular friends or relations who had well regarded skills and who would help out, perhaps in return for a carton of beer. There was a general acknowledgment that, for specialised trade-work, e.g. plumbing or electrical work, they would have to hire in a licensed tradesman.

<sup>30</sup> Question 3.8.2 asked "Whom the new owner would get to do R & M", with three structured alternative answers, either 'himself or herself', 'pay someone else' or 'ask a friend or relative'.

**Table 15: Whom the interviewee would get to do R&M on their new house**

<i>Options for doing R&amp;M</i>	<i>Nguiu (17)</i>	<i>Cherbourg (19)</i>	<i>Mungullah (8)</i>	<i>Carnarvon (5)</i>	<i>Dajarra (18)</i>	<i>Sydney (19)</i>	<i>Sub-totals (126)</i>
Himself/herself	8	3	1	3	12	11	<b>38 (23%)</b>
Pay someone else	9	9	5	3	9	14	<b>49 (30%)</b>
Ask a friend or relative	10	10	4	2	17	13	<b>56 (34%)</b>
Pay a tradesmen or DIY depending on task	8	2	0	3	7	0	<b>20 (12%)</b>
<b>Sub-totals:</b>	<b>35</b>	<b>24</b>	<b>10</b>	<b>11</b>	<b>45</b>	<b>38</b>	<b>163</b>
No. of Interviewees	17	19	8	5	18	19	<b>70</b>

Eight of the 15 Nguiu people (including the three HOIL applicants) who responded to this question gave multiple answers, and were able to differentiate between their own capacities to repair easy breakages versus the need for specialised tradesmen; some identified specific Aboriginal tradesmen who were relatives in the community.

Three public rental tenants in Carnarvon (Ca1,2,5) recognised two options, either paying someone or doing it themselves, depending on the scope of work: 'Depends on how big the job is, or if it needs an expert; if it's just the ordinary stuff, yeah that I'll do myself' (Ca1); 'depends on what sort of maintenance it is. If it needs an expert, like electricity or gas, you pay someone else, but if it's just ordinary things, you could do it yourself or get family to help' (Ca2). The other two opted to 'ask a friend or relative'.

Dajarra people gave multiple answers to this question. Seven ticked all three, qualifying by saying 'it depends on the type of repair needed'. For example, one said: 'for big jobs that need a tradesman I have to do that, but, for example, taps, washers, I can do that'. One clear finding is the expectation of high reliance on firstly extended family and kin in the Dajarra community, and secondly on self as preferred methods, as opposed to paying a contractor of some sort.

#### *3.9.4 Expressed needs by prospective home-owners for maintenance services from an agency*

Interviewees were asked: 'if you would like to have an organisation to assist you with repairs after you have begun to purchase your house, how would you get them to do this?'<sup>31</sup> This apparently was a difficult question to answer for many participants and this may reflect a flaw in the question rather than insufficient understanding on the part of participants. At Nguiu, Mungullah and Dajarra, all of which are dominated by TOs, there were not many meaningful responses to this question. Responses from other communities, however, were relatively informative. The following table shows the range of answers.

<sup>31</sup> Question 3.8.4

**Table 16: Expressed needs for types of agent support in carrying out repairs and maintenance on a purchased house**

	<i>Nguiu (17)</i>	<i>Cherbourg (19)</i>	<i>Mungullah (8)</i>	<i>Carnarvon (5)</i>	<i>Dajarra (15)</i>	<i>Sydney (19)</i>	<i>Sub- totals (54)</i>
The same way as now with a similar/the same agency	1	5	7				13
The same way as now, but for a limited time						2	2
Need an agency to arrange/monitor the R&M work		3				4	7
An agency to carry out yard/garden work			6	4		1	11
Local Indigenous agency	1		7			1	9
An agency to do licensed trade work only		4					4
No mention of an R&M agency; requested financial counseling to assist in paying for R&M		4					4
DIY and hire own tradesmen			1				1
Other					1	2	3

A significant number of responses (13 out of 54, or 24%) were happy to continue with the agency they had at present. But the diversity of the balance of other responses (76%) indicated a range of concerns with the existing arrangements. There was nevertheless a clear and strong indication in these responses for ongoing assistance regarding some feature of R&M. One reason for this may be a self-perceived lack of experience in dealing with tradesmen among participants. The request for an agency to provide referrals to licensed tradesmen reflects a concern with getting fair value in return for the cost of R&M work.

### 3.9.5 Nominated organisations to assist prospective home-owners with future repairs and maintenance

Interviewees were asked which organisation they would prefer for assistance with repairs.<sup>32</sup> Responses can be broadly divided into (a) agencies in general, and (b) agencies with Indigenous control and/or staff. Agencies in general (see rows 1 to 3 in Table 17 below) included the local community council which scored highly, particularly at Cherbourg and Mungullah. This preference was sometimes accompanied by a prescription of 'keeping it local'. However, there were also those who were dissatisfied with local Council, and who requested an agency independent of the local community Council or another government organisation. Most respondents (over half) identified a local Indigenous organisation as their choice, while a few others specified a CDEP type agency or a government organisation employing Aboriginal people (see rows 4 to 6 in Table 22 below).

**Table 17: Types of agencies nominated to assist prospective home-owners with their repairs and maintenance**

<i>Agencies</i>	<i>Nguiu (17)</i>	<i>Cherbourg (19)</i>	<i>Mungullah (8)</i>	<i>Carnarvon (5)</i>	<i>Dajarra (18)</i>	<i>Sydney (19)</i>	<i>Sub- total (82)</i>
<b><i>Agencies in general</i></b>							
1. Local community council		6	7				<b>13</b>
2. An agency independent of local community council		4					<b>4</b>
3. Government organisation		1			2		<b>3</b>
Sub-total							<b>20 (24%)</b>
<b><i>Agencies with Indigenous control and/or staff</i></b>							
4. A local Indigenous organisation	16	5			14	11	<b>46 (56%)</b>
5. Government organisation employing local Indigenous people					1		<b>1</b>
6. Local CDEP/ Indigenous Employment Program				2			<b>2</b>
Sub-total							<b>49 (60%)</b>
<b>7. Other</b>	<b>3</b>	<b>3</b>		<b>2</b>	<b>1</b>	<b>4</b>	<b>13</b>

<sup>32</sup> Question 3.8.5

Table 17 above shows that there is a concern to provide employment within local communities which is indicated by the relatively strong response (60%) suggesting that R&M work be carried out by an organisation employing local Indigenous people. However, there is a stronger desire for the continuation of the same service, whether this remains with the current agency or is taken over by some other similar organisation. It is not clear from the request for continuation of the same service arrangements whether participants were indicating a desire for the agency to carry the cost of R&M or were simply asking for the continuation of the service at their own expense should they become home-owners.

Nine respondents in Sydney (S3,4,6,7,9,13,16,18,19) said that they preferred an Indigenous organisation and some gave reasons for this, e.g. 'develop their trade skills' (S7); 'provide training and employment opportunities for nephews, nieces etc' (S6); because Indigenous people are 'starting produce markets' (S19); because 'they would be understanding and friendly' (S18). A tenth said the agency 'wouldn't need to be Aboriginal, but would need Aboriginal support' (S5).

### *3.9.6 Further types of requested agency support for home-owners*

At the conclusion to the questionnaire, a final question <sup>33</sup> canvassed whether there were any further views about home ownership. This produced further comments on the need for support agencies from Cherbourg householders. Several respondents (C17,18) reiterated the need for an independent advisory agency to assist people in entering and maintaining home ownership. One (C17) said: 'it would be good to have organisations that assist people in owning a house – protect their rights and gives legal advice that is independent from community politics'; and another (C18) said: 'someone/organisation should be here to inform people of their choices and be aware of local issues – help with budgeting'. A third said:- 'home ownership – makes you feel proud as a person not just as an Aboriginal person. To my knowledge, there are no organisations that support the cultural significance/sensitivities that applies. We need a support that can help with budgeting because of those unexpected situations (visitors, food for everyone) as they come to visit – it's our culture' (C16).

A Sydney interviewee (S14) went further, outlining the need for mentoring support throughout the whole purchase process. 'Aboriginal people should be nurtured right through the purchase. Most are illiterate and don't see the big picture. They get frustrated and (then) don't want to continue. They would find it hard to make the sacrifices necessary'.

One at Cherbourg (C11) elaborated: 'assist in organising instalment plans to cover payments; and assist in saving money into an account specifically for repairs'. Two made a generic request for an agency that would 'do the organising' (C3,7). Whereas one (C8) was specific about an agency that would 'check the house for its condition and the jobs that need doing'. Four were specific about having an agency to engage trade contractors, e.g. for plumbing and electrical. A Mungullah respondent (M1) nominated to do R&M themselves, saying: 'if I can put myself through this, and practice, and look after a place, that's an achievement, that makes me feel strong, like I can do these things for myself' (M1).

Two respondents from Sydney (S3,7) asked for a government organisation like the NSW Aboriginal Housing Office (AHO) to give some support for a couple of years or so, just until 'they got on their feet'. One preferred an Indigenous organisation to assist: 'community people – it would be great to be able to pay them to do the work' (S7). Two (S1,6) referred to a Co-operative type arrangement, where tenants share

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<sup>33</sup> Question 3.9

their skills and all help each other out, e.g. ‘an organisation that provided trade skills that could fix something for you, and then you do something for them; it would be good to have a group of people in a housing pool’ (S1). Another Sydney interviewee (S15) referred to the NSW Department of Housing (DOH) which ‘has a maintenance fund/bill and then you could pay it back’.

One Sydney person (S2) requested a do-it-yourself advice and information service. One (S11) asked for a regular ‘check up’ service as well as an actual maintenance service on house and yard. Some went further than such an appraisal service, requesting a referral service providing an analysis of the problem and recommending from whom to get an R&M contract service (S16,18,19), and perhaps monitoring the repair work. In this regard, one respondent (S16) mentioned the New South Wales Department of Housing (DOH) who had a list of repairers and who monitored the repairers work.

There were still further responses on the capacity of the IBA to provide adequate support for both prospective and actual home-owners through its HOIL program. These views are set out in Appendix 5 at the end of this report. In terms of prospective home-owners, most of the Nguui respondents commented on the need for better information and education to make the choice that they were being offered. This was despite IBA staff being active in Nguui. In other study sites where there was no visitation by IBA personnel, the lack of information and misinformation was further evidenced in the responses of interviewees. The issues they raised included the role of 99-year leases, whether IBA home ownership can occur on other types of land tenure other than communal title and freehold, the issue of whether new arrivals in a community can become a home-owner, the uncertainty about the impact of a future policy change on a home ownership scheme, and the complexity of the formula for calculating economic viability. (See Appendix 5 for a cross-section of these views.)

### **3.10 Likelihood of problems arising from visitors**

The prior IBA survey found that Indigenous home-owners in rural towns approximated nuclear families, which contrasted with the more complex composition and multiple family households found in many remote Aboriginal settlements. Some of the interviewees in this prior survey indicated that they were compelled to place some limits on visitation, although most clarified that they enjoyed family visits. These interviewees may have been concerned about protecting their investment, since problems of wear and tear of housing can be exacerbated by overcrowding during visits from extended family. Likewise, visitation can raise issues with the payments of bills and other costs of running a home, thus placing pressure on limited funds for loan repayments.

Interviewees were asked whether their household had family or friends who visited for more than a few days at a time, and how these visits went; and were there problems in keeping the house running.<sup>34</sup> The purpose of these two questions was to tease out the implications of visitation for future home ownership programs.

A total of 59 of the 86 survey interviewees (69%) acknowledged that they regularly experienced visitors who stayed for periods of more than a few days. But of these 59, only 13 (i.e. 22%) reported that problems arose with such visits. The survey sites with the highest rates of visitor problems were Cherbourg (five out of twelve) and Sydney (five out of ten). Tolerance of visitors appeared to be very high at the other centres, viz Nguui, Mungullah, Carnarvon and Dajarra.

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<sup>34</sup> Questions 2.4 and 2.5.

It was sometimes found that most participants had regular experience of visitors, but most of these asserted that, while crowding presented its own difficulties, they did not regard it as a threat to household sustainability. They tended to agree that visitors might pose some strain on the household, but that there were established ways of meeting the extra expense and increased use of household facilities. As indicated in chapter 4, being able to facilitate visitor hospitality was considered a positive social value of home ownership.

**Table 18: Number of interviewee households receiving prolonged visits from kin and whether problems occur in managing the home**

	<i>Nguiu</i> (17)	<i>Cherbourg</i> (19)	<i>Mungullah</i> (8)	<i>Carnarvon</i> (5)	<i>Dajarra</i> (18)	<i>Sydney</i> (19)	<i>Sub-totals</i> (86)
Confirm visitors for more than a few days	12	12	5	3	16	10	<b>59</b> (69%)
Confirm visitor problems arise	2	5	1	0	0	5	<b>13</b>

### 3.10.1 Comments indicating that visitors were not a problem

Most respondents in all study sites indicated that they experienced no serious problems with their visitors.

For example, respondents at Nguiu gave comments such as that their visitors ‘chuck in [money] for food and power cards’, ‘give clothing and food for kids’, ‘help each other out’, and ‘help keep the house clean’. And Sydney interviewees made statements such as ‘everyone helps out and chucks in’ (S12), ‘good, family usually contribute to costs associated with food, electricity’ (S8), ‘they look after themselves and I look after them too; we look after each other’ (S6); and ‘routines are upset [but] everyone helps out’ (S5).

One Mungullah interviewee (M2) spoke of her rules on household alcohol management for visitors: ‘No problems. Everybody pays board. There’s no drinking or anything like that. I don’t allow alcohol. I used to drink, and they took my girls away on account of that. [So] I quit drinking. Never drank no more after that. This is my girls’ home, I have to keep it for them’.

Various reasons were given as to why visitors came. For example, at Nguiu, visitors (often from Darwin) were reported as coming regularly to stay at Christmas and during Australian Football League (AFL) Grand Final times. One Mungullah interviewee described their visitors as those who ‘come and stay for a funeral and they come visiting on movie days’ [when they show movies in the community hall at Mungullah] (M5).

### 3.10.2 Reports of problems with visitors

Only a minority of interviewees reported having problems with visitors, two in Nguiu and five each in Cherbourg and Sydney. Negative comments about visitors often referred to overcrowding in Sydney and Nguiu. Whether or not visitors contributed with food was an important issue, as was the potential for mess or damage as a result

of visitors. Two of the Sydney interviewees referred to potential trouble with DOH as a result of visitors.

### **3.11 Concluding comments on home ownership capacities**

The analysis of the interviewees' histories of housing experiences indicated that relatively few interviewees had experienced living in a privately-owned house, especially for those at Cherbourg, Mungullah and Dajarra. Between 40 and 59 per cent of respondents had experienced private housing, in one category or another (either as 'family member' or 'boarder') at Nguiu, Carnarvon (the town renters) and Sydney. Overall, the finding is that in both rural and remote communities, one cannot assume that residents will have any first-hand experience of private ownership dwelling, and that awareness raising and education will be necessary for people to fully understand home ownership more easily. (It will be seen later that despite the relatively higher experience of private home ownership among Nguiu respondents, they made strong requests in the survey for more information and educational workshops on home ownership.)

Despite the overall lack of private home ownership experience, 42 per cent of interviewees stated that they had investigated home ownership in some manner (the exceptional community being Mungullah). Some 52 per cent indicated that they were aware of the Australian Government's efforts to promote home ownership (the exceptional community here being the Carnarvon town renters). The most active engagement with and awareness of home ownership was at Nguiu, Dajarra and Sydney. Awareness and engagement taken together were relatively low for Cherbourg, Mungullah and Carnarvon. A minority of interviewees (only three) said they had been refused a home loan due to the respective issues of discrimination, outstanding debts, and past police offences.

Assessment of the combined incomes of interviewees' households indicated that overall, 42 per cent of households earned over \$40,000 per year, a minimum base income established by one of the authors for home ownership prospects. The highest proportion of householders to pass this eligibility test were at Cherbourg, with Nguiu, Dajarra and Sydney falling in the middle range, and minimal eligibility established in Carnarvon (both town and Mungullah renters).

A total of 67 per cent of interviewees stated that they had experience of household income budgeting, indicating a familiarity with personal income management. The majority of interviewees at all study sites also indicated they were up-to-date with their house rent. Noting that 21 out of 77 participating respondents had a household income of over \$40,000, the survey also found that 29 out of 76 (38%) said they could increase their rent by half if they were to make home ownership payments. Altogether, about three-quarters of the participating sample were prepared to increase their rental payment by some amount. A quarter (26%) went so far as to say that they could double it. Half of the survey respondents also indicated they would collect money from their household members to contribute to mortgage repayments (this was especially the case at Cherbourg and Dajarra). Irrespective of whether these claims were realistic, it does indicate a positive outlook regarding mortgage repayment by these people.

A series of questions focused on interviewees' capacities to organise, pay and/or undertake repairs and maintenance (R&M) if they became a home-owner. A total of 88 per cent of respondents said they were aware of this responsibility and 84 per cent said they were prepared to take on the responsibility. Some 50 per cent of respondents indicated they were already carrying out repairs and maintenance in their rental housing, even though it was the lessors' responsibility to do this. In exploring

further how people would implement R&M, most readily distinguished between tasks that could be done by themselves as opposed to tasks that could only be done by a licensed tradesman.

Some 77 per cent (66 out of 86) of respondents however, desired that an organisation of some sort be available in their community to assist home-owners in the implementation of R&M. Of these 66 interviewees, 54 gave an indication of the nature of such an organisation. Approximately a quarter (24%) were happy to continue with the agency they had in the community at present, but three-quarters were not, indicating a range of concerns with the existing arrangements. More dominant responses to this semi-structured question indicated the need to possibly have an agency to carry out yard and gardening work, as distinct from an agency to carry out actual house maintenance using licensed tradespersons. Some 49 out of 82 respondents (60%) also said that they preferred an agency that was controlled by Indigenous people or that employed Indigenous people and, of these 46 respondents, (56%) were specific that it should be a local Indigenous organisation.

Although 69 per cent of respondents acknowledged that they regularly experienced visitors to their homes who stayed for periods of more than a few days, only about a fifth of them conceded that household problems arose because of such visits. The majority indicated that they had a capacity to obtain monetary or in-kind contributions from their visitors to ensure the smooth running of the house.

Overall, the findings indicate that there are a reasonable proportion of people (in the order of a quarter) who have a capacity to engage in home ownership in most study site communities, specifically at Nguiu, Cherbourg, Dajarra and Sydney (Carnarvon town renters and Mungullah people being the exceptions). Such engagement was assessed in terms of their general awareness of the responsibilities involved, their preparedness to take on these responsibilities, the economic means to make payments, and their ability to implement R&M. More specific understandings of what home ownership means to these people, and the specific awareness they have of associated issues, are explored further in the next chapter.

## **4 ABORIGINAL CONSTRUCTS OF HOME OWNERSHIP AND RENTAL HOUSING, AND HOME OWNERSHIP RIGHTS AND RESPONSIBILITIES**

### **4.1 Introduction**

In this chapter, we set out the findings on Aboriginal constructs of home ownership as analysed from the responses to 14 questions asked at each of the survey sites. The meanings associated with home ownership were explored through a series of questions that asked participants to consider the advantages and disadvantages of renting and of home ownership. This produced an array of responses that could be categorised as social constructs, economic constructs, and other psychological constructs of home ownership. These are discussed below. The second section in the chapter deals with the perceived projected changes of interviewees' lifestyles, rights and responsibilities upon their becoming home-owners.

### **4.2 Understandings of Home Ownership vs. Rental**

The meanings attached to home ownership were explored through four questions, juxtaposed so as to stimulate the interviewee to consider the relative values and burdens of renting and home ownership.<sup>35</sup> The aim was to elicit the key cognitive constructs that subjects used in conceptualising the nature of and differences between renting and home ownership. To a large extent, the effectiveness of the technique was dependent upon how well the interviewees were informed about home ownership. (They were all obviously informed about renting a house.)

A good response to this set of questions was thus generally obtained at Cherbourg, Dajarra and Sydney with a reasonable level of intellectual questioning of the attributes of home ownership. A poor response was obtained at Nguiu and Mungullah where only a little more than half of the interviewees gave meaningful responses, indicating the balance of respondents had not thought these issues through clearly. The fieldworker at Carnarvon noted that the questions were not clearly understood by Mungullah people. By contrast, the Sydney interviewees provided the most insightful and considered data in response to this set of questions.

The poor response in Nguiu to this question was unexpected. Nguiu is the major site for the rollout of the IBA's HOIL program and, as discussed above, most people obviously had prior awareness and engagement with home ownership. However, the response to this question suggests that many people in Nguiu were not in a position to make an informed decision. This could only be explained by the lack of prior home ownership in the housing history of Nguiu residents and their extended families, and its relatively isolated location on Tiwi Island. The policy implication is that the IBA loan officers may need to inform beyond functional matters of affordability, budgeting and responsibilities, and 'travel upstream' to address people's basic perceptions of homeownership and encourage them to weigh up the pros and cons of home ownership versus staying with the alternative of community rental. The four questions considered here, and others in the survey, might be usefully adapted by IBA to this end.

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<sup>35</sup> Question 3.1.1 asked interviewees to identify 'the good things about renting' and Question 3.1.2 'the bad things about renting'. Question 3.1.3 asked interviewees to identify 'the good things about home-ownership' and Question 3.1.4 'the bad things about home-ownership'. Question 3.1.3 asked interviewees to identify 'the good things about home-ownership' and Question 3.1.4 'the bad things about home-ownership'.

The findings on the dominant constructs of Aboriginal home ownership and rental housing have been 'mapped' into Table 19 below. It can be seen that there is a clear polarisation of 'home ownership positives' and 'rental negatives' in terms of the economic, control and security and other psychological attributes. Of these, the best articulated is the economic constructs, which are spread across all four measures, indicating a clear set of refined models around the comparative economics of rental and home ownership. In addition, there are another three positive cognitive dimensions of home ownership that have no negative correlates, viz passing the home down in the family, visitor hospitality and self-esteem.

**Table 19: Dominant constructs of Aboriginal home ownership versus rental housing (Numbers of interviewee responses given in brackets – from the 86 interviewees.)**

<i>Home ownership positives</i>	<i>Home ownership negatives</i>	<i>Rental positives</i>	<i>Rental negatives</i>
<b><i>Social attributes</i></b>			
<ul style="list-style-type: none"> <li>• Pass house down in family (30)</li> <li>• Visitor hospitality (4)</li> </ul>			
<b><i>Economic attributes</i></b>			
<ul style="list-style-type: none"> <li>• Economic investment (8)</li> <li>• Not paying rent (6)</li> </ul>	<ul style="list-style-type: none"> <li>• Economic burden (57)</li> </ul>	<ul style="list-style-type: none"> <li>• Less financial burden (24)</li> </ul>	<ul style="list-style-type: none"> <li>• Rent as 'dead money' (11)</li> </ul>
<b><i>Economic &amp; control attributes</i></b>			
<ul style="list-style-type: none"> <li>• Ability to repair, alter and renovate (8)</li> </ul>		<ul style="list-style-type: none"> <li>• A roof over the head (15)</li> <li>• Minimal responsibility for R &amp; M (24)</li> </ul>	<ul style="list-style-type: none"> <li>• Economic insecurity of rental (10)</li> <li>• Poor R&amp;M services (27)</li> <li>• Inability to repair, alter and renovate (5)</li> </ul>
<b><i>Control and security attributes</i></b>			
<ul style="list-style-type: none"> <li>• Increased sense of control (18)</li> <li>• Increased forms of security (11)</li> </ul>			<ul style="list-style-type: none"> <li>• Lack of control and freedom (5)</li> <li>• Imposed tenancy rules (11)</li> <li>• Insecurity of tenure (7)</li> </ul>
<b><i>Other psychological attributes</i></b>			
<ul style="list-style-type: none"> <li>• Sense of freedom to do what you want. (8)</li> <li>• Sense of ownership (18)</li> <li>• Self-esteem(5)</li> </ul>		<ul style="list-style-type: none"> <li>• Lack of commitments and freedom to move (4)</li> </ul>	<ul style="list-style-type: none"> <li>• Lack of sense of home (3)</li> </ul>

## **4.3 Social Constructs associated with home ownership vs. rental**

### *4.3.1 Ability to pass down the house within the family*

Thirty of the 86 interviewees commented on the ability to pass the house down within the family as an advantage of home ownership, making it one of the central constructs recorded in the survey. This was in keeping with two of the earlier surveys on home ownership constructs in remote communities (the Queensland DOGIT Study and the IBA Study).

Three interviewees from Nguiu (N1,4,6) referred to the ability to pass a self-owned house down to one's children, grandchildren or future generations, and that it 'stayed in the family'. One of these said it was an 'investment' for the family, while another said it would alleviate their worries for their family in the future. One (N1) referred to 'sentimental values' arising from past deceased relatives, and the associated spirits of dead people embodied in the house. Two Nguiu householders (N5,8) referred to the importance of their children or younger family members bearing the responsibility to look after their own house and family. One added that they would 'take more care in something [that] they own' (N5).

Eight of the Cherbourg interviewees (C3,4,5,8,9,10,12,15) referred to being able to pass the house on to their children or grandchildren or wider family. Thus, one stated: 'pass onto children so they have somewhere to stay, then grandchildren, so they don't live out on the street' (C3). One (C5) went further, linking the children to a sense of pride: 'children have their own house/feel proud' (C5). One respondent (C4) made specific mention of being able to pass down his house, but in addition 'particularly this piece of land', indicating an attachment to the site.

Several Carnarvon respondents emphasised passing it down to their children (Ca1,2, M8); for example, one town renter (Ca2) referred to having 'assets for the kids' while one Mungullah resident (M8) referred to having 'something there for me and my children...I don't want to leave them with nothing. Maybe the children will follow on. I want them to own their own homes'. Emphasising the significance of house inheritance, only one person raised this as a potentially negative attribute of owning a home; (Ca1) said that the disadvantage of home ownership was 'when you're gonna die, cause you don't know who's gonna take it [the house] over', perhaps suggesting they were not aware of or not trusting of the function of a Will. Six Dajarra interviewees also gave a positive answer in terms of having the home to pass on and leave for children and grandchildren.

A good number of Sydney interviewees (S1,2,3,5,7,8,11,13,19) referred to their children and/or passing it down to younger generations of offspring. Thus: 'good to leave for your children and to help them get set up' (S1), and 'home for future generations' (S8). Two (S5,13) mentioned passing it on to their children, but it also being an asset for their children. Thus, 'it is an asset for your children and their children' (S13).

### *4.3.2 Ability to facilitate visitor hospitality*

Although the value of being able to maintain visitor hospitality was elicited from far less respondents than that of passing the house down, it is supported by the earlier set of findings from Chapter 3, viz that most respondents perceived they could cope with visitors, acknowledging that they experienced them regularly, but managed to obtain financial or in-kind support during their stay. Furthermore, there were no social disadvantages elicited of home ownership, indicating again that visitor problems were not a significant negative.

Two Nguiu householders (N6,16) said that they would be able to host their visitors for as long as they wanted them to stay without getting complaints about this. One of these interviewees from Nguiu (N16) also suggested, however, that increased responsibilities over extended family were a potential negative of home ownership. This participant expressed the view that the responsibility for a self-owned house could be difficult to enact: 'Being the landlord/boss is hard, because family can do whatever they want 'culture way' – they don't have to listen'. One Dajarra person said 'anyone can stay'. One Sydney interviewee (S15) made reference to providing household support for others, presumably extended family and friends: 'you could support people better'.

#### *4.3.3 Other social advantages of rental*

Several responses were also elicited regarding positive aspects of rental that could be regarded as social benefits, although these responses did not appear to be based on a direct comparison between home ownership and rental.

For example, one town renter at Carnarvon referred to increased self-esteem associated with rental of a home, the response combined the notions of responsibility and respect: 'more responsibility, people will be respecting you more' (Ca5); presumably referring to being the lessee of a rental house.

One Sydney interviewee commented about the positive social bonds within an Aboriginal Housing Co-op as the community housing agency: 'with the co-op, it is like a family, a community, and they look after each other' (S3).

## **4.4 Economic Constructs associated with home ownership vs. rental**

### *4.4.1 Economic burden of home ownership*

The other central high-scoring constructs of home ownership revolved around economic attributes. A total of 57 of the 86 (across all study sites) commented on some aspect of the economic burden of home ownership, making this a central construct across all study sites in the understanding of home ownership. For many interviewees, this was the only negative attribute offered on home ownership. The economic burden encompassed budgeting, mortgage payments, land costs, rates, insurances, R&M costs, furniture costs, and the need to maintain constant employment, but most importantly the constant economic stress that must be endured by mortgagees for decades and its impact on spiritual and social well-being.

Four from Nguiu (N2,6,8,14) referred to the economic burden of paying the mortgage and other costs ('land rates, insurance'). One (N6) said they may take a second job and restrict their spending and time on other things (less mobile, less travel, less fishing). One (N14) referred to the economic problem that would occur if one lost one's job at Nguiu where there was a general shortage of employment. One Nguiu respondent (N2) pointed to the stress of owning their own house and asked if there would 'be counselling for stress [incurred] by [those] paying [a] mortgage...Need a support agency to assist people when they have loans'. Three more from Nguiu (N5,6,9) referred to having to organise, pay and/or carry out their own R&M, despite whether it is caused by others.

Most of the negative attributes expressed at Cherbourg also centred on economic aspects. Four (C9,11,13,15) made reference to the financial burden of paying off the mortgage, while several others spoke of the financial burden in general (C4,10,13,14). One (C2) referred to the 'fear of finance people taking home away during hard times, e.g. if you lose your job'. Two (C3,12) spoke of the need to adhere to budgeting. Two

(C4,9) spoke of the extra economic difficulty for pensioners or single mums. Nine Cherbourg interviewees (C1,4,6,9,10,12,17,18,19) included the economic responsibility of paying for maintenance, while nine (C3,5,8,9,12,13,15,16,18) gave paying rates, including water rates. Another two (C10,17) mentioned insurance. One from Cherbourg highlighted the hidden maintenance/repair issues involved in 'buying a used home – unaware of its problems, e.g. termites/poor foundation' (C6). In response to a later question (Q. 3.9), several (C10,11,15) referred to getting their own home 'as a dream' due to the costs and difficulties involved. One (C15) said they were 'still paying off our cars'. C13 said: 'there is difficulty to even consider home ownership due to the costs/financial burdens'.

Four Carnarvon respondents (Ca3,4, M1,6) focused on economic factors, with one (M6) referring to the mortgage, and three (Ca3,4, M1) referring to repairs and maintenance. One of these (M1) elaborated on a composite of economic responsibilities:

The responsibilities, you have to fix up all the damages, pay this, pay for everything. And sometimes people just want to get out of there; it gets too much for them. You've got to do some budgeting. You can't just go out and buy furniture all at once. It might take three or four months. You want these things, you've got to save. (M1)

Three from Dajarra referred to the long repayment period ('long contract', 'paying for years', 'commitment to the contract'). Eight made reference to the responsibility for R&M, either using the term 'responsibility' or referring to the costs of R&M. One gave the burden of 'renovations and improvements'. One gave the reason that the house would 'get too old'. One gave the cost of paying land and water rates. One referred to 'bank over-charges'.

A number of Sydney interviewees referred to the burden of making constant mortgage repayments. One expressed this as the lack of freedom to travel, e.g. 'stuck for 30 years; can't go away – lack of freedom' (S2); while others referred to the need to constantly work, e.g. 'knowing you will have to work regularly which is difficult if you are an artist and want to go home at times' (S6). A significant number of Sydney responses (S1,6,7,8,9,11,13,17,18,19) focused on other aspects of the economic burden: 'the costs are prohibitive; it comes down to affordability' (S7), increasing interest rates (S1,6,8), council rates and water rates (S1,19), paying for your own house maintenance (S1,9,11,13,17,19), insurance payments (S13,16), land payments (S16), and paying for damage from tempest (S13). 'It's expensive, not cheap; you have to keep it in good nick' (S17) and 'bigger things come: pay rates, mortgage, pay for your plumber, you start to see the light, and something else goes wrong' (S19).

One Sydney interviewee (S3) highlighted the mental stress of carrying the economic burden: 'you would be obligated to banks; you would feel intimidated by having banks involved in your private life [and] it would be stressful (the commitment)'. Some interviewees from Sydney (S12,13,15) spoke of the stress if one cannot manage to maintain the payments, thus 'you still got to pay mortgage; if you go bankrupt you lose it' (S12); and 'cost, financial – when values can drop (e.g. \$250,000 to \$200,000); takes a toll mentally, protecting that asset' (S13). One Sydney respondent went further than the economic burden, seeing the economics as a negative cultural condition: 'you are always financially tied down. The house dictates what money is spent on other things and I'd prefer my kids had quality of life. It can become a burden socially. It [home ownership] affects your spiritual, economic, social, well-being. Capitalism and western cultures focus on economic values; Aboriginal perspectives are more on spiritual economic and social well-being and they are all interconnected' (S5). Another put this position briefly: 'I don't believe in freehold title' (S10).

#### *4.4.2 Less financial burden when renting*

This construct of economic burden associated with home ownership is reinforced by converse findings on rental housing. Some 24 out of 86 interviewees (most from Sydney) indicated less financial burden as an advantage of rental housing, together with having minimal responsibility for R&M, making either an implicit or explicit comparison with home ownership. Most of these were from Sydney.

Four Nguiu interviewees said that renting was a comparatively low cost at Nguiu ('cheaper') and some added that this left more income to buy other things, such as food, clothing, and television (N2,8,9,16). (Note that Nguiu has a 'levy' system whereby all adult members of the community pay the same set amount of rent.) Five Cherbourg interviewees (C1,11,12,13,19) said that there was less financial burden with renting compared to having a mortgage. In addition, two specifically identified not having to pay rates (C13,16), while one (C4) said not having to pay 'for services'.

Three at Carnarvon made economic comparisons, saying that renting a house was cheaper (implying on a weekly basis) than homeowner repayments or than renting a flat, e.g. 'cheap rent...and you don't have to pay for big maintenance' (Ca3). In Sydney, four (S2,5,10,14) contrasted rental housing with the negative attributes of home ownership, referring to the absence of mortgages, debt and worry over interest rates rising, with comments such as 'you are not tied up financially; there is no debt', and 'no sweating [on] Reserve Bank interest rates' (S10). Four referred to not having to pay for house maintenance (S8,9,11,19). Two (S13,16) referred to subsidies and lower rental with the Department of Housing, while another two (S1,7) referred to affordability. One Sydney respondent said you 'can sometimes live in an area [that] you may not be able to afford to buy in' (S8).

#### *4.4.3 Economic insecurity of rental*

Another clearly recognised the negative economic attribute of rental housing centred on uncontrollable and unexpected rises in rent and other unexpected tariffs. One Nguiu person (N17) elicited the problem of getting behind in rent. Three Cherbourg interviewees (C2,3,19) referred to rent prices 'rising without warning' (C3), and having 'no control over rental decisions' (C19).

Several townspeople in Carnarvon (Ca1,5) referred to having to pay rent, while a third from Mungullah elaborated on rising rent, but in the context of rental housing in town, both state and private rental: 'HomesWest; the real estate's not so good either. With the real estate, the rent goes up really quick. You find yourself with a bill you don't even remember. You can't keep up-to-date. They think 'oh you can pay this much, maybe you can pay more'. So they keep raising the rent' (M1). One Carnarvon respondent referred to the cost of gas: 'when the house is run on gas, the gas [bill] is too high, especially when you don't have a SolarHart, being it's a four-bedroom house and with four kids, all them boys, it's stupid' (Ca2).

One at Dajarra said rent was too expensive. While one Sydney interviewee referred to loss of financial control of one's banking due to alleged poor management of electronic rental deductions: 'the Department has put me in arrears, even though they are supposed to deduct the money' (S17).

#### *4.4.4 Rent money as 'dead money'*

Eleven interviewees made comments about the lack of long-term return on their rental payments. One Nguiu interviewee (N6) said that paying rent was 'dead money', i.e. did not realise any investment. Two people from Cherbourg (C2,17) also said that paying rent was 'dead money' in comparison to paying off a home-owner mortgage. One Dajarra householder said paying rent did not get you anywhere and that it was

'dead money'. Two people from Dajarra made facetious or sceptical statements that the bad aspect of renting was paying off someone else's loan (meaning their landlord's debt, although in both cases they were in state government rental housing).

Four from Sydney also used the term 'dead money' or 'dead rent' (S1,6,7,14) to characterise the economics of rental housing, e.g. 'dead money, there's no closure of ownership or purchase' (S14), and one (S5) stated: 'there is no collateral; nothing left for your kids, for your future'. A fifth made a similar comment: 'pay off someone else's investment' (S8); two (S4,9) said that the rent was excessive for the quality of their accommodation, and another that they were kept in a 'cycle of poverty' (S15).

#### *4.4.5 Not paying rent as a positive attribute of homeownership*

Nevertheless, four Cherbourg interviewees (C1,10,18,19) mentioned the satisfaction of having 'no more rent to pay' as a positive attribute of home ownership. One Dajarra person also said that there were no rental payments to make. One Cherbourg interviewee said: 'your money is going into your pocket – extra money can be used to fix things' (C2).

#### *4.4.6 Home ownership as a financial investment*

Despite the recognition of some negative economic outcomes of renting, only eight out of the 86 interviewees gave economic investment as a positive value of home ownership. Seven of the eight of those who applied this rationale were from Sydney; only one other interviewee from Carnarvon (Ca3) gave the response of being able to sell the house. A number of Sydney interviewees (S1,5,6,7,8,15,19) emphasised the investment potential, e.g. 'it is a good long-term investment [with] good owner's equity' (S1) and 'it's economic collateral, an asset you can hand on which can be passed down' (S5). And 'if you found you couldn't afford it, you would end up with some assets out of the sale' (S15).

### **4.5 Economic and Control Constructs associated with home ownership vs. rental**

#### *4.5.1 Rental housing provides 'A roof over the head'*

Rental housing was viewed as basic accommodation and giving basic control over the elements; fifteen of the 86 interviewees gave an answer in absolute terms rather than comparative terms about the positive aspects of renting, saying that it provided 'a roof over their head' or somewhere to stop. For example, three at Dajarra and four at Cherbourg (C7,8,10,17) referred to the basic advantage of housing accommodation with 'a roof over your head'. One of these (C17) added: 'having privacy'. A large proportion of the Carnarvon and Mungullah respondents (Ca1,2,3,4, M3,5,8) also simply emphasised having shelter for self, family and/or children in response to this question, e.g. 'got a roof over your head', or 'got somewhere to stay' Ca1; and '[as] long as I've got a home; I needed a home for myself and my children' (Ca4). Three from Sydney said there were no good things about renting apart from having basic accommodation, e.g. 'you've got a roof over your head' (S18).

#### *4.5.2 Poor R&M services when renting*

In the analysis of findings, economic constructs were also linked to house control values, for example, 27 out of 86 interviewees commented on poor R&M service (so much so that, as was indicated in Chapter 3, many tenants carry out R&M themselves), with similar perceptions held by a proportion of interviewees from all study sites. Six interviewees from Nguu (N1,2,3,6,8,10) said R&M and other services were either too slow (two to three months), inconsistent, or did not happen. Seven at

Cherbourg (C1,4,5,10,16,17,18) referred to maintenance not getting done or taking too long to get done (a period of 'ten years' was mentioned twice) and, in some cases, the subsequent poor condition of the house as a result of this failure. One of these (C4) also referred to the poor condition of the house as it was when inherited from the previous tenant.

Two public rental interviewees from Carnarvon (Ca3,4) referred to a lack of maintenance in their rental houses: 'we can't have a hot shower every day because there's no SolarHart; it runs out too quick' (Ca3). Eight Dajarra respondents expressed the main negative aspect of renting as either waiting for long periods for R&M or the R&M not getting done. (One householder said that they had to buy and install their own hot water system due to the failure of Co-op to do so (D10).) One gave a more general response along these lines, saying that the owner was 'not meeting your needs'. Four from Sydney (S1,9,10,11) referred to R&M either not getting done or taking a long time to get done, resulting in architectural deficiencies e.g. 'bad security (in present house)' (S9).

#### *4.5.3 Minimal responsibility for repairs and maintenance when renting*

Nevertheless, 24 of the 86 gave some aspect of R&M as a positive attribute of rental housing (most were from Cherbourg, but none from Sydney). At Cherbourg, one 'good thing' identified about renting was that others carried out R&M (C1,3,8,11,12,15,16,19). Several nominated the lack of being responsible for, or carrying out the maintenance (e.g. C2) as a positive, while two (C6,18) emphasised that the maintenance was done expediently ('ASAP'), as long as they were up-to-date with their rent payment. Another from Cherbourg (C9) was of the view that less was spent on house maintenance for tenants than on home-owners.

At Nguuu, three commented on the R&M service (N1,6,9); one of these said that you did not have to spend money or time on R&M on one's rental house; and another said the TISC rendered a quick R&M service. Ten respondents from Dajarra indicated that being free of the responsibility of maintenance was a positive aspect. This was expressed as either not having to pay for maintenance (two respondents), not having to worry or be responsible for it (two respondents), someone else's problem (three respondents), or simply that someone else does it (two respondents).

#### *4.5.4 Ability to repair, alter and renovate as a home owner*

Eight interviewees commented on the positive aspect of being able to repair, alter and renovate their house once they purchased it. One Cherbourg householder said that there would be 'quicker repairs' (C19) if he/she owned their own home. In response to a later question, two Cherbourg interviewees emphasised control over repairs and renovations: one said 'ownership good to have control to do repairs and bring it up to a respectable level' (C5). The other said: 'Home ownership – you can have the home you want to in terms of design to personalise – having the freedom to extend your home and do what you want – additional storeys, verandah all the way around' (C1).

One couple from Carnarvon (Ca3) emphasised the freedom to make design improvements, referring to their need for a fence and a patio. 'HomesWest won't let you put up a fence...I put one up and they made me take it down'. One Dajarra interviewee said they could keep the maintenance up (in contrast to rental housing inability to do this). Another (D18) emphasised the freedom of design decision-making: 'if I owned a house, I would like to put in fireplace area outside, cater for the 20 people that come here; I can design it to what I want'.

One Sydney person (S2) said: 'can make changes'. Whereas another Sydney respondent referred to control over architectural design changes: 'you can do things to your house because it's yours, e.g. paint different' (S13).

#### *4.5.5 Inability to carry out design amendments or additions to rental houses*

In total, five interviewees commented on the inability to carry out design amendments or additions when renting. Three at Cherbourg (C9,11,16) referred to their inability to change the design of the house to suit their needs or preferences; also the necessity to seek permission to do so (which may or may not be given). Lack of control over renovations and making improvements was highlighted by some in Sydney (S5,19); thus: 'you aren't able to redecorate or knock a wall out if you want to renovate it' (S19).

### **4.6 Control and Security Constructs associated with home ownership vs. rental**

#### *4.6.1 Increased sense of control as a home-owner*

Control and security attributes were elaborated further as positive values of home ownership. A total of 18 interviewees cited aspects of an increased sense of control as a positive attribute of home ownership, although ten of those came from Sydney.

Two Nguiu respondents referred to having more control over their house (N2,3). Two Cherbourg interviewees (C1,19) also referred to having a sense of control over one's house; together with escaping the control of the lessors, e.g. 'don't get kicked out and get told what to do by the landlords' (C1). A third (C2) identified that aspect of control whereby 'you can have pets (within the rules of the Council)'. A fourth (C11) referred to having 'more freedom to make organisation to the house – thereby providing accountability to yourself'.

One Carnarvon interviewee (Ca1) emphasised notions of independence and control: 'makes you feel independent sort of person; no-one can tell you what to do with it if you own it outright'. Similarly for another town renter: 'if you got your own house...you can have it how you want it' (Ca4).

Several Sydney interviewees (S3,4,11,13,15,17,18) linked statements of control to not having anyone dictate conditions or threaten to evict. Thus, 'it's my own house and no one can kick me out of it' (S17); 'everything will be mine; I could do whatever I want with it; nobody can tell me what to do' (S18); and 'you can do what you like; have your own place [and] you don't have to worry what others tell you to do. It is your own little sanctuary' (S4).

A number of the Sydney interviewees also returned to an increased sense of control in their responses to another question.<sup>36</sup> Several emphasised the psychological value of 'ownership', e.g., 'to have my own home on my own land' (S7) and 'it would be nice to own your own home' (S17). Another two joined the constructs of security and control to ownership. Thus, 'I like the stability and security, somewhere I can call home, have roots' (S14) and 'security, control over (you would feel so empowered) as a human being...not living under someone else's roof...I could be creative in my own, choose my own neighbourhood, way you want it' (S16).

#### *4.6.2 Lack of control and freedom when renting*

Five at Cherbourg (C1,6,11,14,19) gave statements focusing on a lack of control and freedom when renting. For example: 'got to answer to [Cherbourg Aboriginal] Council'

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<sup>36</sup> Question 3.2.1, reasons given for an interest in home ownership.

(C6); and 'renting is too strict on what you can or can't do by landlord – they can kick you out for anything; it's unstable and you have to keep moving' (C1). One added another aspect of loss of control, namely, 'workers invading your privacy, e.g., community workers' (C6). Two from Dajarra gave answers around lack of control over the house environment ('no say over it'; 'relying on others').

A number of Sydney interviewees referred to the lack of control over one's residential circumstances (S5,6,13,17,18,19). In some cases this was control over staying, e.g., 'you may have to move and it is out of your control, [whereas] if you were in private renting, you could be out on the street' (S13).

#### *4.6.3 Imposed tenancy rules*

Two of the Nguui householders (N6,7) expressed the undesirability of having to be responsible for conforming to numerous tenancy rules that were devised and imposed by others ('have to be responsible if you are head tenant for all rules on tenancy agreement'). Another from Nguui cited the threat of eviction if one did not look after one's house (N5) and added that there was little incentive to take responsibility. One at Nguui cited the limits on household size and the threat of eviction by Territory Housing (TH) if too many visitors were accommodated (N16). One Mungullah resident (M7) also specified the tenancy rules concerning the size of the household: 'not allowed to be overcrowded'.

One Sydney householder referred to the limitations imposed on household size in rental agreements: 'when you have adult children, you can't accommodate them if they need to stay' (S15). Another spoke of the limitation of 'living in conditions that don't always suit you' (S8). One from Sydney referred to the problem of the 'landlord wanting to inspect [i.e. a Client Service Visit], otherwise he will take you to court' (S2).

Two (C2,11) referred to not being able to keep pets or animals in rental premises. This issue was raised in response to a later question (Q. 3.9) by a Dajarra interviewee (D1) who commented 'in a smaller township housing animals, i.e. chooks. Should it be a problem, i.e. laws and regulations'.

#### *4.6.4 Insecurity of tenure in rental housing*

Seven interviewees commented on some aspect of the insecurity of tenure associated with rental housing. Two at Nguui (N3,4) expressed their concern that if a tenant left for a while, another family might be moved in and the house would not be theirs anymore. Two of the Cherbourg interviewees referred to the insecurity associated with not knowing how long one can permanently stay in a rental house: 'it's not permanent, no security' (C9) and 'not sensing that it is yours for keeps' (C12).

Several from Sydney referred to the insecurity of tenure with comments such as 'the landlord can kick you out' (S6); 'conditions [are put] on what you can and can't do in your home; insecurity of tenancy' (S8); and 'it's easy to get evicted' (S19).

#### *4.6.5 Increased forms of security as homeowner*

Eleven interviewees from Cherbourg, Mungullah and especially Sydney recognised increased forms of security as a positive attribute of home ownership. One Cherbourg respondent alluded to the sense of 'security of home' (C19). One Mungullah respondent (M1) coupled the notions of security and privacy:

Privacy, no interference, you've got your own privacy. You can go for holidays and your house will still be there. No one's going to try and steal things. You can put security things around your house, so people know they can't just come in your house and steal your things. You can get a job and buy security lights. You can make it like Fort Knox if you want to. (M1)

Another person from Mungullah (M7) coupled notions of ownership, control and security: 'you know it's yours, you can do anything, go away, lock your house up and come back, still be there'. (Note the emphasis on enjoying a mobile lifestyle.)

A large number of Sydney interviewees (S7,8,9,11,12,14,16) emphasised 'ownership' and then linked this to notions of control, security and stability. For example: 'you are paying something off; you will eventually own it' (S7); 'you are paying for home/flat that is your own and not paying for someone [else's] mortgage' (S9); and 'owning your own place [is the] best security you can have in life' (S11). One respondent combined economic investment potential with notions of ownership, control, and security: 'you have a permanent base to call home. No landlord can kick you out or tell you what to do. A nest egg; security, you could sell it. Somewhere to retire' (S6). One Sydney respondent elaborated as follows: 'secure for life; having my own lifestyle, I'd like a property where I could be self-sufficient and self-sustainable; you'd always have a place you could go to; I'm very nomadic, but I would always have a base; I could come back to a natural lifestyle which is healthy (in the country)' (S16).

## **4.7 Other psychological constructs associated with home ownership vs. rental**

### *4.7.1 Sense of ownership as a homeowner*

Expressions about a sense of ownership associated with home purchase were made by at least 18 respondents, including from Mungullah, but especially from Cherbourg and Dajarra. (There were overlaps here with the above response on control and security.) Eight Cherbourg interviewees (C6,7,9,10,12,16,18,19) referred to the state of ownership (or 'yours to keep'), 'having your own part of the world!', and, of these, several (C6,18,19) also coupled a sense of pride or achievement with ownership; for example, 'ownership makes you feel like you have achieved something out of life' (C6).

One Mungullah interviewee (M6) emphasised the 'stability' of ownership ('it's yours'). Most Dajarra answers centred around the link between ownership and control. Nine made statements like 'it's mine' or 'it's my own'. They then added control qualifiers such as 'I can do whatever I want' (D4) or 'renovate or build whatever I want' (D2), or 'never get kicked out' (D2), or 'can't tell you how to treat your houses' (D1).

### *4.7.2 Lack of sense of home when renting*

Supporting this, several Sydney respondents defined a negative attribute of rental housing as a lack of sense of home. Two Sydney interviewees referred to the adverse psychological condition of not having a sense of home. Thus, S6 said: 'not having a permanent base, not having a place to call home', and another said: 'it's not my actual own house, it's someone else's' (S18). One Sydney interviewee (S10) said: 'paying to live on your own land'.

### *4.7.3 Sense of freedom 'to do what you want' as a home owner*

A key positive psychological construct of home ownership was 'a sense of freedom to do what you want', although this is linked to and overlaps with control and ownership. Sense of freedom was most clearly expressed by eight interviewees at Nguui and Cherbourg, and in relation to setting one's own rules or guidelines and being 'your own landlord'. Three referred to the ability or freedom to set their own rules or guidelines and of 'being your own landlord' (N2,4,9). One Nguui person (N2) added that no-one could 'kick you out'. Five Cherbourg interviewees (C2,6,9,14,16) identified having the individual freedom 'to do what you want to the house' (C6) in terms of renovations and extensions. One of these (C9) elaborated as follows:

If we had our home, the council couldn't tell us what to do all the time – new rules coming out – rules in terms of gambling, drinking in the home. At the moment, getting changes done is difficult – house is kept in good condition – so no changes being done to it. Only those homes that get wrecked, get renovated. (C9)

#### *4.7.4 Lack of commitments and freedom to move when renting*

Four interviewees gave the contrasting response that lack of commitments and freedom to move were positive attributes of rental housing (three in Sydney, one in Mungullah). 'Freedom to move' is an expression of the trait of circular mobility typical of many Aboriginal people who engage in regional patterns of travel or a 'beat' (see Memmott et al. 2006).

One Sydney interviewee (S6) made a generic comment on rental housing involving 'no commitments', whereas another two (S2,17) were more specific about the flexibility of being able to stay or leave as one chooses. Thus, one said: 'with Social Housing [you] can live here forever continuously [and] can move wherever you want to if need be (for work)' (S2) and the other: 'you have your own house you can go to whenever you want, you don't have to worry about anyone else – stable accommodation' (S17). One Mungullah interviewee (M5) said 'you can leave when you feel like it', implying being able to forego the responsibility to maintain the tenancy.

#### *4.7.5 Home ownership and self esteem*

The final positive psychological construct about home ownership that was present in the findings was one of 'self-esteem'. Clear statements on this were received at Nguiu, Cherbourg and Sydney and were associated with notions of feeling good, pride, honour, happiness and equality. One interviewee from Nguiu (N2) said that one could 'feel good about yourself when you own something' and that she was 'dreaming to have a lovely house'. Two Cherbourg interviewees made statements about 'pride' in association with other emotional states, 'happiness' (C15) and 'honour' (C17) respectively. For example, 'it would be an honour...more pride in your house and home – you would be more protective of your house' (C17); while another spoke of 'some place you can freely call home' (C11). One Sydney person said: 'put you in league with everyone else' (S2), implying the equality and status of being an Australian home-owner.

### **4.8 Perceived changes in lifestyle, rights and responsibilities**

#### *4.8.1 Perceived changes in lifestyle that would accompany home ownership*

An open-ended question was first asked about expected changes to lifestyle that would accompany home ownership.<sup>37</sup> The responses were categorised into (i) types of resultant positive security with 32 per cent of responses, (ii) other resultant types of positive psychological values with 52 per cent of responses, and (iii) negative resultant values, with 16 per cent of responses (see tables below). Sometimes two or three changes were given by a single respondent, in which case they were all scored separately.<sup>38</sup>

The overwhelming majority of responses to this open-ended question (83.7%) were positive. Approximately one third of the positive responses (31.8%) related to security,

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<sup>37</sup> Question 3.3 asked: 'What changes to your life do you think would come with home-ownership?'

<sup>38</sup> Note that in Carnarvon, questions were generally better answered by the town public rental tenants than the Mungullah residents.

in terms of ownership, control, family inheritance of house and economic empowerment and security. Half of the positive responses (51.9%) related to other psychological values such as empowerment, increased appreciation of the house, ability to come and go as one pleases, and freedom of re-designing or altering the physical house. The negative attitudes only accounted for 16.3 per cent of the responses and were focused on increased responsibility, financial burden and restrictive lifestyle changes.

**Table 20: Perceived changes in lifestyle that would accompany home ownership: types of positive security.**

	<i>Nguiu (17)</i>	<i>Cherbourg (19)</i>	<i>Mungullah (8)</i>	<i>Carnar- von (5)</i>	<i>Dajarra (18)</i>	<i>Syd- ney (19)</i>	<i>Sub- Totals</i>	<i>% by respo nses (129)</i>
<b>1. Types of positive security</b>								
General household security/'can't take it away'/can say 'it's mine'/ 'more settled'/stability		6	2	1		6	15	11.6%
Ability to pass house down to children, and accompanying security/well-being for children	3	8		2	1	3	17	14.6%
Economic empowerment & economic security/e.g., business loans	1					4	5	3.9%
Ability to restrict visitors/improved security of environment (against trespassers) & privacy	3					1	4	3.1%
<b>Sub-total:</b>	<b>7</b>	<b>14</b>	<b>2</b>	<b>3</b>	<b>1</b>	<b>14</b>	<b>41</b>	<b>31.8%</b>

### Exemplar Responses

*General empowerment/in charge*

Two Nguiu respondents (N6,14) referred to forms of empowerment generally arising from being the owner. e.g.

Would have your own bedroom and own privacy...be the 'ruler' of the house, want to be like head tenant...Lots of changes' (N14).

On the other hand, one Nguiu resident (N16) added that they would restrict their 'visitor stays' (maybe to a week or two).

### *Passing down to children and accompanying security*

A Sydney interviewee (S13) stated:

...sense of security (knowing you won't have to pack up and go). It's an asset to my children and their children. I don't want them to be homeless. I know what that's like.

### *Pride and passing down to children*

Two Cherbourg respondents stated:

...much pride to myself; I could say to my children I own the house and the peace of knowing I can pass it onto my children (C3).

...being able to raise your children in their own home; owning a house is really about the children and their security (C9).

### *Economic empowerment*

One Nguiu interviewee (N6) referred to:

empowering – [can] have collateral to negotiate other businesses, a coffee shop or a theme park. Groundbreaking to build foundations.

One Sydney interviewee (S1) said:

...being able to draw out of owners' equity for loans; more financial stability.

A second Sydney interviewee said:

'not having that 'unknown' feeling, like DOH will stop subsidising my rent, and then I won't be able to pay the rent (S19).

### *Security for other family members*

Two Nguiu interviewees (N2,5) referred to their desire to provide a secure environment ('secure and safe') for particular relatives or family.

*Privacy:* A Sydney person stated: 'I'd be comfortable knowing it's my own private space' (S15).

**Table 21: Perceived changes in lifestyle that would accompany home ownership: other positive psychological values**

	<i>Nguiu (17)</i>	<i>Cherb- ourg (19)</i>	<i>Mungull -ah (8)</i>	<i>Carnar- von (5)</i>	<i>Daja rra (18)</i>	<i>Syd- ney (19)</i>	<i>Sub- Totals</i>	<i>% by respon ses (129)</i>
<b>2. Other positive psychological values</b>								

Value or appreciate the house more					5		5	3.9%
Respect and look after house better		1			4		5	3.9%
Visitors/relations can stay	1				1		2	1.6%
Able to design/renovate/extend house as one wants	1	1		1	3	1	7	5.4%
Empowerment/in charge/cannot be evicted	2	1	2	1			6	4.7%
Pride/self-esteem/sense of achievement/confidence		8	1			3	12	9.3%
Ability to come and go as one pleases/always there			5				5	3.9%
More freedom/independence/self sufficient		2	4	2	1	2	11	8.5%
Bring happiness/joy	2	1					3	2.3%
More relaxed; 'allow myself to be me'/no worry		1			2	1	4	3.1%
Motivation for the future; aspiration; 'for the better'	1	1	1	1		3	7	5.4%
<b>Sub-total:</b>	<b>7</b>	<b>16</b>	<b>13</b>	<b>5</b>	<b>16</b>	<b>10</b>	<b>67</b>	<b>51.9%</b>

### Exemplar Responses

*Freedom to come and go:* A repeated response from Mungullah residents was the freedom to come and go (M3,4,5,6,8): e.g., 'you could come and go for a while, and stay away for as long as you wanted' (M3).

### *Ability to renovate*

One Nguui person (N5) spoke of the capacity to build a fence and attain more security over their possessions so they would not be regularly taken. Another from Nguui referred to making house extension (N4). A Sydney interviewee stated: 'you could design your own home the way you want it' (S16).

### *More freedom and independence*

A Sydney interviewee stated:

you could live how you want to live. Independence, you have to do everything. Having to do budgeting. It would be great. I would love the sense of independence, of having to do everything' (S17). A Mungullah interviewee responded with 'you'd be independent, everything's pretty stable, [and] you've got nobody else's problem to share (M1).

### *Pride and ambition*

A Sydney respondent said:

pride in self, parents and kids would be so proud. Wouldn't feel like a burden on society, would feel more a 'part' of society. Would aspire more to ambition in higher level jobs (S2).

### *Happiness*

Three from Nguui (N5,12,17) referred to an expected increased 'happiness' arising from a new house.

### *Motivation for future*

A Mungullah person said:

you can show other people that if they want this in the future they can do it. You can tell them how you did it. With your budget, your loan' (M1).

A Sydney respondent said:

[it would] make my life a lot easier; future would look better; if you are paying something off, you have a better future; so my kids have something (S7).

**Table 22: Perceived changes in lifestyle that would accompany home ownership: negative values**

	<i>Nguui (17)</i>	<i>Cherb- ourg (19)</i>	<i>Mung- ullah (8)</i>	<i>Carna- rvon (5)</i>	<i>Dajarra (18)</i>	<i>Sydney (19)</i>	<i>Sub- Totals</i>	<i>% by responses (129)</i>
<b>3. Negative values</b>								
More responsibilities	3				2	2	7	5.4%
Restrictive lifestyle changes/tied to regular job	3					2	5	3.9%
Financial commitment/ burden/stress and struggle/pay more (incl. for all house costs)	2	1			1	5	9	7.0%
<b>Sub-total:</b>	<b>8</b>	<b>1</b>			<b>3</b>	<b>9</b>	<b>21</b>	<b>16.3%</b>

## **Exemplar Responses**

### *Increased responsibility*

Three from Nguui (N1,7,16) made general statements about more responsibility.

### *Restrictive lifestyle changes*

Four Nguui interviewees (N2,3,6,16) referred to restrictive lifestyle changes such as 'no drinking', 'staying home to clean', 'less mobility', 'no drinks, no gunja, more rules, no kids playing and breaking stuff.'

### *Economic burden*

Two from Nguui (N7,9) referred to the increased economic responsibility of 'paying more money'.

### *4.8.2 Perceived rights acquired with home ownership*

Interviewees were then specifically asked about perceived rights acquired with home ownership.<sup>39</sup> The table below indicates six types of perceived rights that occurred in the responses across the survey sites, these being (1) a general right of control; (2) rights to renovate, alter and extend one's house; (3) a right of improved lot and house servicing by external agents; (4) a right to be generally treated as an equal; (5) a right of involvement in community decision-making, and (6) a right to keep one's house in one's family.

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<sup>39</sup> Question 3.8.7 asked: 'If you were to become a homeowner, what extra rights would you expect to get?'

**Table 23: Perceived rights acquired with home ownership**

<i>Perceived rights</i>	<i>Nguiu (17)</i>	<i>Cherbourg (19)</i>	<i>Mungullah (8)</i>	<i>Carnarvon (5)</i>	<i>Dajarra (18)</i>	<i>Sydney (19)</i>	<i>Total (86)</i>
1. General right of control	5	5	3	1	-	7	21 (25%)
2. Right to renovate, alter and extend	-	7	-	2	1	7	17 (20%)
3. Right of improved servicing	3	-	-	-	4	-	7 (8%)
4. Right to equal treatment	-	5	1	-	-	-	6 (7%)
5. Right in community decision-making	-	-	-	-	3	1	4 (5%)
6. Right to keep house in family	-	-	-	4	-	-	4 (5%)

It can be seen from the table that the response to this question varied markedly between sites, suggesting that historical or other contextual or structural issues were impacting strongly on people's perception of rights. Nevertheless the two dominant rights that were recorded in the survey are a general right of control of the house and yard and the right of house alteration (renovate, alter, extend). Most would agree that these would be shared perceptions that most Australian people take for granted as being integral to home ownership. Other rights that one would assume as being a part of the views of mainstream Australia are economic rights of re-sale and of obtaining a mortgage to raise a loan, but these did not figure strongly in the Aboriginal interviewee responses.

However, in the case of three of the other perceived rights in Table 23 – improved municipal servicing, community decision-making, and equal treatment – these constitute rights that most would assume already exist equally for home renters as for home-owners in the towns and cities of Australia. A hypothesis for the occurrence of these three rights, which were mainly recorded in the Aboriginal community and rural towns sector (but not among Sydney or Carnarvon town renters), is the general history of suppressed rights that have occurred in institutional settlements such as Nguiu and Cherbourg and in rural towns with fringe camps such as at Dajarra and Mungullah. People are thus equating home ownership with general citizenship rights, which it seems they have not enjoyed for much of their lives.

The interest in keeping the home in the family also recurs as a related right.

### **General right of control**

A total of 21 respondents made reference to some sort of perceived increase in rights of control over their house and yard once they became a home-owner. Five Nguiu

interviewees emphasised issues of increased control of their houses, either with respect to their own households or to other members of the community; for example: 'right to evict people from my property [and] more control over who stays' (N2): a right 'to stop unwanted people coming into your house' (N3): a right to have 'landlord control' (N4): a right of 'control of house, security of yard, control of who is in the house – more control' (N7). Several Sydney respondents made general comments about control, e.g. S9 said: 'I would have a say in my own home' and S17 said: 'the right to do everything you wanted with it', and S11 said: 'do things which suit me'. Others gave specific rights that flowed from this control. For example, one mentioned control over desirable guests: 'take in and look after family members in need' (S11), while others raised unwanted visitors emphasising 'the right to say who can and cannot come onto my property (e.g. DOH officers)' (S13). One (S16) emphasised 'the right to manage' the house.

Three Sydney interviewees expressed their envisaged right of control in the negative, by not having to be answerable to landlords or owners (S11,13,19), e.g., 'I don't have to answer to anybody' (S11); 'you don't have to go and ask permission for everything' (S19); 'no one could kick me out' (S13).. One Mungullah interviewee (M5) reiterated the right to come and go without being threatened with eviction.

Rights of control over entry were also linked to privacy. Five Cherbourg interviewees (C3,6,9,17,18) referred to the right of privacy in terms of control over people entering without permission or prior arrangement – for example, 'more privacy and refusing entry to strangers' (C18). Three of these interviewees made specific reference to Council workers coming into their rental houses without notification, warning or permission, e.g., 'Council workers doing repairs without notice' (C17). One (C6) also added the notion of 'respect' to that of privacy. Three from Carnarvon and Mungullah (Ca3, M1,2) also made references to control and privacy, for example: 'to be left alone, have privacy, a bit of freedom to do what you want in your own home' (Ca3); and 'more respect from the community, and boundaries within the communities; sometimes you don't get any, they just barge in' (M1). Similarly: 'I'd get the rights to kick anybody out' (M2). One Sydney respondent also referred to 'the right to privacy' (S15).

### **Right to renovate, alter and extend one's house**

A total of 17 interviewees referred to their right of house renovation, alteration and extension. Seven from Cherbourg (C2,4,5,8,10,15,16) referred to the right (or freedom) to make design changes 'like anyone else', e.g., 'verandah and garage; airconditioning' (C15); 'extension for children' (C10); and 'painting' (C8). Two Carnarvon town renters (Ca4,5) referred to the right to control the state and design of their house, e.g., 'have it the way I want' (Ca4) and 'to improve it from when I first bought it, put in plants and a patio and that' (Ca5). A Dajarra householder (D2) also saw a right to extend his/her house as needed. A total of seven from Sydney referred to the right to carry out renovation and construction changes, extensions, and to landscape according to one's own plans, and without Department of Housing restrictions (S1,2,3,7,9,11,16).

### **Right of improved house and lot servicing by external agents**

Three Nguui interviewees gave responses that centred around the right to receive better service provision for their houses: 'right time and date for rubbish collection [and] make sure power always on' (N16), and 'expect to have same access to R&M services as people living in towns – rubbish, water, sewerage services and power to work properly' (N1), and 'garbage to be collected on time; better roads, no pot holes and big enough for two vehicles, street lights, better services...if we pay rates we

deserve this' (N6). Four of the Dajarra respondents were focused on being a rate-payer and the anticipated improved relations with the Council, e.g., 'as a rate payer, I would expect that my needs are catered for'.

### **Right to be generally treated equally**

One Cherbourg person said: 'it would be good to be treated equally' (C1). Four from Cherbourg (C6,11,12,14) simply said the 'same rights as anyone owns a house or freehold title land'. One Mungullah householder (M4) simply stressed the right of ownership.

### **Right of involvement in community decision-making**

Three Dajarra residents (D9,16,18) saw increased rights of community speech, to 'have a voice in community issues' (D9); 'we should have rights to voice what we want in our community' (D18). Another Dajarra interviewee said: 'rate payers should have a say in the community'. A Sydney interviewee (S16) also highlighted involvement in the neighbourhood community: 'I would love to be involved in community/council meeting, but don't because I rent'.

### **Right to keep one's house in one's family**

Four Cherbourg interviewees (C4 5,12,19) referred to the right to keep their house in their family and 'pass it down' to their descendants.

### **Other rights expressed by only one or two individuals**

Some other individuals expressed specific rights which, although not statistically significant in terms of the sample, are worth citing in passing, particularly as several of them pertain to economic themes. Thus: One Carnarvon interviewee (Ca1) referred to the right to seek retribution for those (e.g. visitors) who damage their house. One from Cherbourg said a right to have pets (C2) (but another from Cherbourg (C11) also commented on this aspect under an earlier question – perceived disadvantages of renting).

One Nguiu interviewee (N2) also elicited some rights of having access to information about their mortgage status: 'Right to information about progress of loan and if defaults occur, and better communication about status of loan'. Only one Cherbourg interviewee (C5) gave an economic right, 'to sell it to whoever I want to'. Although another one (C19) said: 'rent it to other people'.

Several Sydney interviewees made references to increased rights of freedom in relation to using their houses. One Sydney interviewee (S14) said the right of 'freedom, independence, know where my future lays, not think about tomorrow'. And another was more specific about cultural freedom: 'you could include your own cultural ways of living' (S13).

### **4.8.3 Responsibilities acquired with home ownership**

When asked about responsibilities perceived to be acquired with home ownership, responses clearly fell into two categories, either those of economic responsibilities of one type or another, or those of general management responsibility (caring and looking after the house)<sup>40</sup>. Aboriginal perceptions of economic and management responsibilities coincide more neatly with those of mainstream Australia. Comments in each of these two categories will be reviewed in turn.

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<sup>40</sup> Question 3.8.8 asked in relation to home-ownership: 'What are the extra responsibilities that you would get?'

**Table 24: Responsibilities perceived to be acquired with home ownership**

<i>Responsibilities</i>	<i>Nguiu (17)</i>	<i>Cherbourg (19)</i>	<i>Mungullah (8)</i>	<i>Carnarvon (5)</i>	<i>Dajarra (18)</i>	<i>Sydney (19)</i>	<i>Total (88)</i>
<b><i>Economic responsibilities</i></b>							
R & M costs	3	15	1	3		11	<b>33 (37.5%)</b>
Rates	1	3		1	6	4	<b>15 (17.0%)</b>
Mortgage payments	2	1			5	6	<b>14(15.9%)</b>
Insurances	2	6				3	<b>11 (12.5%)</b>
Service costs	2					1	<b>3 (3.4%)</b>
General		1	1		1		<b>3 (3.4%)</b>
<b>Sub-total:</b>	10	26	2	4	12	25	<b>79(89.7%)</b>
<b><i>Management responsibilities</i></b>							
Care and management		3				2	<b>5 (5.7%)</b>
Improvements		3			2	2	<b>7 (7.9%)</b>
<b>Sub-total:</b>		3			2	4	<b>9(10.2%)</b>

*Economic responsibilities (including repairs, maintenance, rates, service costs, insurances)*

Six interviewees from Nguiu (N1-6) made specific references to economic responsibilities. Of these, two referred to mortgage payments, two to insurances, one to rates, two to service costs, two to the R&M of house and yard, and one to paying for house damages. One of these (N1) mentioned the responsibility of 'chasing up and organising' the R&M as well as paying for it. One Cherbourg respondent (C1) made a general statement about financial responsibilities: 'finances are there to pay the bills etc – set up trust funds etc; financial security for the partner and children'. Fifteen from Cherbourg gave the responsibility of maintenance and/or maintenance costs; one of these elaborated: 'maintenance and look after it and watch that no-one smashes it – you then would have to pay from your own pocket' (C3). Six from Cherbourg referred to insurance, and three referred to rates, but only one (C15) referred to mortgage payments.

In Carnarvon, once again, this was answered better by the public rental tenants than by the Mungullah tenants. Five from Carnarvon (Ca1,2,3,4, M2) gave maintenance as an extra responsibility, together with associated concepts such as 'look after the place' (CA4), and 'keep it nice and tidy and clean' (M2). One (Ca2) specified paying the rates, while another from Mungullah (M4) simply said 'the expenses'. Six of the Dajarra interviewees gave 'paying rates' in response to this question; one (D18) commented: 'owners paying rates into the Council would be a collective for the community growth'. One (D10) said 'bills' in addition to paying rates. Five gave the

extra responsibility as being the 'long-term contract' or 'long-term commitment' of repaying the loan.

Four Sydney interviewees (S1,2,3,19) referred to responsibility for rates. One (S3) referred to responsibility for water. Another (S6) referred to responsibility for gardening. Eleven Sydney householders (S1,2,6,7,8,9,13,14,15,18,19) prescribed R&M as a key responsibility, e.g., keep the house in 'spick condition' (S18). Six Sydney respondents (S2,3,5,12,14,16) referred to the financial responsibilities of making regular repayments, e.g., S6 said: 'wouldn't be able to go home because you are stuck at work'. Two identified insurance as a responsibility (S13,16), while one referred to the house burning down (S17).

#### *Management responsibilities – to care, look after, improve*

Some of the economic responsibility responses linked to a more general responsibility of care and management of the new house. For example, three from Cherbourg made general statements such as 'to care and look after the home' (C6) or 'keep the house in order/good condition' (C8). One (C2) simply said: 'making decisions' about the house. A Dajarra householder (D8) said the responsibility would be to 'improve the house', while another (D9) said: 'community improvements through the local council'. One Sydney interviewee referred specifically to the responsibility of care, referring to visitor damage: 'to make sure other people don't do damage to it' (S12). A second Sydney respondent mentioned a form of responsibility of care towards the neighbours; viz, 'responsibility for encroachments [on]to other properties' (S2).

## **4.9 Conclusion**

The widespread lack of first-hand experience of home ownership among the interviewees and the unevenness of the quality of findings on the advantages and burdens of home ownership as compared to rental housing at the various study sites, especially at Nguiu, raises an important policy issue – the need to raise local awareness on home ownership.

The overall findings of interview responses on the comparison of home ownership with rental can be summarised as follows. The current survey found a key positive value of home ownership was being able to pass the house down in the family, hence providing security. Motivations to be a home-owner in order to obtain a mortgage for an enterprise or to re-sell the house for economic gain scored comparatively low ratings to the social motive of returning a family asset. This finding is complemented by the earlier home ownership studies that found the primary motivation of Indigenous home ownership as a social investment for the family precludes home ownership as an economic investment for re-sale. This has important policy implications in itself and will be discussed further in the concluding chapter.

A set of central high-scoring negative constructs of home ownership revolved around the economic burden of home ownership, e.g., budgeting, mortgage payments, land costs, rates, insurances, R&M, costs, furniture costs, maintaining constant employment, constant economic stress for decades, and its impact on spiritual and social well-being. The increased sense of control associated with home ownership was also found to be an important construct associated with a sense of security and a sense of both ownership and privacy.

With regard to the good things about renting, responses were uniformly prosaic; 'you've got a roof over your head', whereas responses to the question regarding good things about owning employed highly emotive constructs which, considered together, indicate an almost utopian future state of being that extends over successive

generations. However, individual interviewees did not express all these constructs together in their interviews, in general expressing only one or two. Therefore, the view of an imagined future in which the individual owns their own home is a relatively cautious expression of hope. This shows awareness among interviewees that achieving the reality of home ownership is limited, and this is borne out by data collected indicating the low level of income among interviewees (see Chapter 3).

Rights are an inherently relative thing to 'mainstream' standards and since, in this case, home ownership is such a powerful ideology in mainstream Australian society, it was expected that Aboriginal respondents might place home ownership within a specific rights framework. The scattered and, at some study sites, weak responses to the question suggested that this was not the case. Generally, discussions on Indigenous rights in Australia have been dominated by land rights, human rights, compensation, equal/stolen wages, and the proposed Treaty, so people may have struggled to understand housing in the context of a rights dialogue.

Although responses on rights varied to some extent across the study sites, two dominant responses were a general right of control over house and yard and a right of house alteration (to renovate, alter, extend). Although these would be shared perceptions with those of other non-Indigenous Australians, other rights that one might assume are generally inherent within mainstream Australia, such as economic rights of house re-sale and of obtaining a mortgage to raise a loan, did not figure strongly in the Aboriginal responses. Yet three other recorded Aboriginal perceived rights arising from this question – those of improved municipal servicing, community decision-making and equal treatment, are ones that most would assume already existed equally for home renters as home-owners in Australian towns and cities.

## 5 ABORIGINAL HOME OWNERSHIP ASPIRATIONS

The first section of this chapter explores the aspiration for home ownership, how it relates to the constructs of homeownership described in the previous chapter, and what this means in terms of preferences regarding home ownership. The chapter explores: (i) reasons for interest in home ownership; (ii) type of house that interviewee wants to buy; (iii) concerns about being a prospective home-owner in a closed market; (iv) preferences for a new house in town rather than in the local community.

The final section of this chapter reports on the interviewees' perceptions of other Aboriginal people's views or attitudes towards home ownership within their particular communities; also views as to whether the interviewees have some ownership of their rental house that should be recognised.

### 5.1 Housing preferences

This section of the chapter aggregates the findings from a series of questions that further index constructs of home ownership; namely, (i) reasons for interest in home ownership; (ii) type of house that interviewee wants to buy; (iii) concerns about being a prospective home-owner in a closed market; (iv) preferences for a new house in town rather than in the local community; and (v) view as to whether the interviewee has some ownership of their rental house that should be recognised.

The questions about being in a closed market<sup>41</sup> were not relevant to Carnarvon town and Sydney respondents as their context was generally not Aboriginal community land. The exception was the interviewee who rented from Redfern Aboriginal Housing Company, and who indicated that he/she was aware of the limitations on the sale of the house outside of the Redfern community. They were not concerned that the value of the house might not rise if it was confined to a restricted market.

#### 5.1.1 *Reasons for Interest in Home ownership*

In the current survey, despite the overall lack of private home ownership experience, 42 per cent of interviewees stated that they had investigated home ownership in some manner (see Chapter 3). A structured set of questions asked whether the interviewee was interested in home ownership in accordance with either of five pre-defined goals or with an 'any other' goal option.<sup>42</sup> Only clearly affirmative responses are recorded in the table below (no 'maybe' or 'not sure' type responses).

The responses generally supported the findings on home ownership constructs elicited in response to open questions without prompting. For example, one social reason was included, that of passing the house onto one's children, which scored a 92 per cent positive response from interviewees; and to live on traditional land scored 74 per cent positive response. However, two economic reasons outlined in the question, that of selling the house for profit and using it to raise another loan, scored only 31 per cent and 42 per cent respectively. A fifth prescribed reason – 'it's every Australian's right to own a home' scored a 70 per cent response (especially high in Sydney), but this was not elicited as a construct in the open-ended questions.

These findings indicate a clear overall preference for social reasons for an interest in home ownership (first two rows, Table 25), rather than economic ones (third and fourth rows). The strongly indicated rights-based response (fifth row) is also significant. Interestingly, this did not appear in the open-ended questions regarding

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<sup>41</sup> Questions 3.6, 3.7, 3.8, 3.8.1, 3.8.3.

<sup>42</sup> Question 3.2.1

the differences between home ownership and rental. Nor did it appear in many comments about the ability to live on traditional land, although some interviewees expressed views on the issues of traditional land in response to these structured questions.

**Table 25: Tenants' reasons for their interest in home ownership prospects (structured questions)**

<i>Reasons for interest in home ownership</i>	<i>Nguiu (17)</i>	<i>Cherbourg (19)</i>	<i>Mungullah (8)</i>	<i>Carnarvon (5)</i>	<i>Dajarra (18)</i>	<i>Sydney (19)</i>	<i>Totals</i>
1. To pass it onto your kids and grandchildren	13 (76%)	18 (95%)	8 (100%)	5 (100%)	18 (100%)	17 (89%)	<b>79</b> <b>(92%)</b>
2. To live on your traditional land	13 (76%)	19 (100%)	7 (88%)	5 (100%)	11 (61%)	9 (47%)	<b>64</b> <b>(74%)</b>
3. To sell later for profit	3 (18%)	11 (58%)	4 (50%)	0	1 (6%)	8 (42%)	<b>27</b> <b>(31%)</b>
4. To raise another loan from a bank to buy something else	8 (47%)	8 (42%)	5 (63%)	0	3 (17%)	12 (63%)	<b>36</b> <b>(42%)</b>
5. It's every Australian's right to own a home	8 (47%)	19 (100%)	4 (50%)	1 (20%)	15 (83%)	13 (68%)	<b>60</b> <b>(70%)</b>
6. Other	2 (12%)	-	-	-	-	-	<b>2</b> <b>(2%)</b>

### **Exemplar comments**

#### *Passing onto kids and grandchildren*

The findings on passing the house on are generally in keeping with the findings in the previous chapter, but there was one interesting divergence. One Nguiu interviewee (N7) pointed out that you can already pass a community rental house on to kids and grandkids, implying 'Why bother with home ownership?'

#### *Living on traditional land*

One Carnarvon resident said: 'it would be good to have a place for the kids to grow up, in nice country like what we've got out there' (M2). A Sydney interviewee added: 'but [home ownership] will not happen with current state and government policies; the current system means you can only rent. The US system is much better. All traditional forms of [land] succession have been taken away' (S5). A second Sydney interviewee said: 'somewhere to retire to...If it was on my land, I would not want to sell it' (S6).

### *Selling for profit*

Several negative responses were given in Carnarvon in response to selling the house for profit: 'Not if it's on traditional land. Out there you want to become self-sufficient, grow your own vegies. If it's in town, yes, maybe, but only for a reason, not just profit' (Ca1). And 'just want to own our home and create and extend from there' (Ca5). In response 'to sell for profit', one Sydney interviewee (S6) said: 'no', but added 'as long as you get back what you spend'.

### *Raising another loan*

In response to 'raise another loan'; a Mungullah interviewee (M7) said for an 'extension' to the house. It is to be noted that there occurred relatively high positive response rates to the economic questions, whereas the economic benefits were not raised so much in the unstructured questions. Nevertheless, these response rates were substantially lower than those elicited for social reasons for engaging in home ownership.

### *Every Australian's right*

In relation to the optional answer of it being 'every Australian's right', one Nguui householder (N6) 'thought this was an odd question', saying: 'it's like an American thing?' It was mainly Sydney interviewees who commented in detail on the notion of 'it's every Australian's right to own a home'. One Sydney interviewee (S7) added 'especially Aboriginal people', and another (S8) said: 'everyone deserves a chance to'. But (S5) said: 'it's not been every Australian's right, that's the white Australia dream. It's my dream to own my own land, that's my home (not my house)' (S5). One Sydney person said: 'then I would feel I was on par with everyone else' (S2). Several Sydney respondents also went beyond 'it's every Australian's right to own a home', to exploring how an Aboriginal Australian's rights fit within this broader value. Thus, one said: 'I would think that being an Aboriginal Australian I could own my own home on my traditional land' (S3). A second said: 'because we are Aboriginal, we were made to move off the land (it wasn't by choice); based on that, there should not be a homeless Aboriginal person in Australia' (S15).

### *'Other' responses*

One Nguui interviewee (N2) said that she 'dreamt of owning her own home' and maybe she meant this literally. Another (N3) said: 'memories in house'. Two Sydney respondents also referred specifically to their 'dream' after giving an earlier score. One said: 'I dream of my own home all the time' (S16) and the other, 'it's everyone's, or at least my dream, to own a home'. (Such sentiments were at times recorded under other questions.)

#### *5.1.2 Type of house that interviewee wants to buy*

The lack of economic motive and the preferences for a house that could be passed down in the family was clearly expressed when interviewees were asked what type of house they wanted to buy in terms of three options – 'the home they were currently living in', 'a brand new home' or 'another home that's not new but different to your current home'.<sup>43</sup> Some interviewees gave more than one response to this. Of the total responses, 39 per cent preferred to buy the house they were living in now, 31 per cent opted for a different but second-hand house, while 30 per cent aspired to a new house.

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<sup>43</sup> Question 3.5.

It was found that there were a range of aspirations, and that the policy response should not assume that people are only interested in buying the current house that they are living in. Thus, home ownership programs need to be considered through the construction of new houses (with the government acting like a developer) in addition to selling other existing rental housing into home-owner units in other locations in the community.

**Table 26: Responses on type of house that interviewees want to buy**

<i>Type of house to buy</i>	<i>Nguiu (17)</i>	<i>Cherbourg (19)</i>	<i>Mungullah (8)</i>	<i>Carnarvon (5)</i>	<i>Dajarra (18)</i>	<i>Sydney (19)</i>	<i>Sub-totals</i>
(a) home living in now	5	8	6	2	9	7	<b>37 (39%)</b>
(b) brand new home	6 <sup>44</sup>	8	0	1	2	11	<b>28 (30%)</b>
(c) another home, but not a new one	3	3	3	2	10	8	<b>29 (31%)</b>
<b>SUB-TOTALS:</b>	<b>14</b>	<b>19</b>	<b>9</b>	<b>5</b>	<b>21</b>	<b>26</b>	<b>94 (100%)</b>

At Nguiu, about equal interviewees specified (a) wanting the house they were living in now (five interviewees), and (b) wanting a new house (six interviewees), whereas only three gave this choice as 'another home but not a new one'. Two gave a dual response (new home/another home). Two of the HOIL applicants (N1,2) specified the house that they wished to buy was the house they were living in now. One applicant (N6) said they were designing a new home with BIHA. Another who requested a new house (N7) specified 'a cyclone proof brick house'. Three wanted to buy houses in outstations or out of town (N8,9,12) which was probably not possible under the HOIL Scheme as it had been established at Nguiu. In a later question response, a fourth Nguiu respondent (N4) expressed the desire to own both a house in Nguiu and an outstation: 'want a base at Nguiu but live on outstation; we'd lock up our houses with big gate when we went away' (N4).

Eight Cherbourg interviewees said their current home, eight said a new home, and only three preferred a different but second-hand home. There was an apparent contradiction here with living on traditional land as noted before.

Preferences by town renters in Carnarvon were mainly to buy the house they were living in or another second-hand house (as opposed to a new house). The same preferences dominated at Mungullah, with the strongest score being for 'home living in now'. A 'home living in now' respondent in Carnarvon said: 'I like the area, it's quiet, I'm the only Aboriginal person in the street, and the neighbours are really good' (Ca2).

The responses in Dajarra were characterised by the lack of aspiration for a new home. Most interviewees wanted to buy their own home or settle for another existing home in town. (In Dajarra, three people gave a dual response, two either indicating (a) or (c), and one indicating (a) or (b).)

Although most Sydney respondents scored 'a brand new home' (eleven interviewees), two gave all three options ('brand new house', 'existing home', 'another second-hand

<sup>44</sup> At the time of writing this report, a project User Group member from FaHCSIA asserted that those signed up for the HOIL scheme at Nguiu all wanted a new house (p.c. K.R., 11/6/09). We assume these individuals fell into this category (b).

home'), while four gave two options. There was thus a diverse spread of interest across all three options. Ten out of 19 were prepared to buy a second-hand home. A few comments were recorded (S6,15), indicating that this judgement for some is based on income/affordability and preferred residential environment.

### 5.1.3 Concerns about being a prospective home-owner in a closed market

When asked about the difficulty of selling a house for a profit in the closed markets of community title remote settlements,<sup>45</sup> there was a relatively low level of concern at Nguiu and Dajarra (although this may partly reflect unfamiliarity with home ownership investment principles). However, there was a reasonable level of concern at Cherbourg and Mungullah about these limitations. This demonstrates inconsistency among the 'remote' communities.

Questions 3.6 and 3.7 aimed to elicit any concern about being a prospective home-owner in a closed market. Question 3.6 asked: 'Once you own your house you could sell it. But you may not be able to sell your home to anyone outside your community, or sometimes, to anyone outside of your extended family. Are you concerned by this?' And Question 3.7 asked: 'The value of your land and house is not likely to rise, and will probably even fall. This is very different to being in a town with freehold title, where there is a town housing market. Are you concerned by this?' These questions were relevant to Nguiu, Cherbourg and Mungullah interviewees, i.e., all those on community title land. The questions were generally not applicable to Carnarvon public housing renters, nor to Sydney renters, none of whom were living on community title land. Dajarra renters, while on freehold title, effectively live in a predominantly Indigenous community, with little opportunity for capital appreciation under the current regional economic trends, so the questions were somewhat relevant to them.

**Table 27: Proportion of interviewees who expressed concern about being a home-owner in a closed house market with little likelihood of appreciation (rise) of house and land value.**

<i>Types of concern</i>	<i>Nguiu (17)</i>	<i>Cherbourg (19)</i>	<i>Mungullah (8)</i>	<i>Carnarvon (5)</i>	<i>Dajarra (18)</i>	<i>Sydney (19)</i>
Concern expressed about inability to sell house to those outside the community.	2 (12%)	12 (63%)	5 (63%)	N/A	3 (17%)	N/A
Concern expressed about the unlikelihood of value of land and house rising	3 (18%)	9 (47%)	5 (63%)	N/A	3 (17%)	N/A

Note: N/A = not applicable, so no answers recorded among Carnarvon town renters and Sydney interviewees.

The relatively low level of concern expressed from Nguiu and Dajarra, suggests that people either had no interest in re-selling their house once purchased or were not familiar with these basic principles of home ownership investment. The two locations that recorded a reasonable level of concern were Cherbourg and Mungullah, where a significant proportion was concerned about these basic limitations of home ownership on community title land. The two results put together suggest that there is no

<sup>45</sup> Question 3.6 and 3.7

consistency about the attitude to re-selling one's house as an investment, neither across remote communities nor across rural towns.

*Comments on 'Inability to sell house to outsiders'*

With respect to Question 3.6, 'Inability to sell house to outsiders', the majority (14) were not concerned and some gave positive attributes, e.g., 'good to keep it for Tiwi people' (N13), 'should stay as Tiwi land and not be sold to others' (N8), and 'keep non-Tiwi population down to 15 per cent' (N2). Only one expressed a negative view about this; saying it 'seems restricting – should be able to sell to anyone if you want to' (N7). The interviewer made a note that 'TOs say they have veto right over selling to outsiders – don't have to be Tiwi – just have to be okayed by TOs'.

In response to Question 3.6, one Cherbourg interviewee (C2), who responded positively (or with concern) about the limitation of the selling market in Cherbourg, stated that this was 'due to the limited amount of people being able to afford homes in an Indigenous community'. However, one Mungullah respondent (M1) saw a re-sale potential to non-Aboriginal Christian workers in the community: 'You might get people, outsiders too. But a lot of people would love to come and stay in Mungullah. Mainly Christians, they want to come here and help get people off the alcohol. This would be good' (M1).

*Comments on unlikelihood of value of house to appreciate*

With respect to Question 3.7, the unlikelihood of the value of house to appreciate, the majority (ten interviewees) said they were not concerned about this. However, three were concerned. One of these expressed a view that 'it does concern [me] because it doesn't provide good equity for buying other houses' (N2).

*5.1.4 Preference for a new house in town rather than in the community*

Despite the inconsistency of responses across study sites in relating to concerns about buying a home in a closed market, another question <sup>46</sup> asking people if they wanted to buy in their community or a nearby town or regional city, resulted in a clear preference for staying in the community (56% versus 17%), reinforcing the importance of social versus economic benefits of home ownership. This question was also asked of Sydney interviewees. Although it was not applicable to this category of interviewees who already lived in Australia's largest city (thus nine irrelevant answers), it provoked valuable comparative comments.

**Table 28: Responses to questions on preference for where new house to be – in an Aboriginal community or town.**

<i>The alternate preferences</i>	<i>Nguiu (17)</i>	<i>Cherbourg (19)</i>	<i>Mungullah (8)</i>	<i>Carnarvon (5)</i>	<i>Dajarra (18)</i>	<i>Sydney (19)</i>	<i>Sub-totals (86)</i>
Preference for new house in a larger town	3	3	1	N/A	4	4	<b>15 (17%)</b>
Preference for new house in the Aboriginal community	10	12	7	N/A	12	7	<b>48 (56%)</b>

<sup>46</sup> Question 3.7.1 was aimed at discrete settlement (or remote community) residents and asked: "Why not buy in town (defined as the nearest town with freehold land) rather than here in the community?"

The question did not ask respondents to clarify where 'in the community', so some of the responses might indicate a preference for outstations, or to different locations in the particular community to where the respondent(s) were currently located. The intent of this question was to provoke people to consider the nearest alternative to the 'community' with freehold land, given that there is much greater potential for capital appreciation on properties with freehold title. The low response again suggests that people prioritise the social benefits of home ownership over the economic. Attachment to home, home community and traditional country were constant themes.

### *Preference for staying in the community*

Ten Nguiu interviewees said they wished to stay in Nguiu, with some adding that the community was 'my home'. One (N2) added 'future is here, love [the] scenery here, it's safe here'. Three said they wanted to be able to live 'on country', with some mentioning being on an outstation, implying that they wished to remain on Bathurst Island, but not in Nguiu itself.

Twelve of the 19 Cherbourg respondents gave a clear preference for owning a house in Cherbourg. Here the term 'home' in fact largely became equated with Cherbourg as a home community, as well as a notion of 'belonging to Cherbourg' (e.g. C9). Positive attributes of the Cherbourg community context were 'cheaper and family memory' (C5), 'family here' (C8), 'connection here' (C12), 'family and friends here' (C15), 'grew up here' (C16) and 'community – it's home, family and culture; tried living outside – not the same' (C19). One added the qualifier, 'but [the] community needs to improve' (C6). Only one made specific reference to staying in the family house at Cherbourg: 'the house, my house, is on the land I grew up on as a child, I wouldn't want to replace it with something else' (C13).

Seven of the eight Mungullah interviewees indicated that they did not wish to buy a house in town. Those who gave reasons specified either preference to remain in their own Mungullah community (e.g. M3,7), or provided negative attributes about Carnarvon, e.g., 'don't like being in an urbanised place' (M6); and 'not round on the sea side, waiting for a tidal wave to flood us all out' (M2).

Twelve Dajarra respondents indicated that they wished to buy in Dajarra, many of whom added expressions of attachment, such as 'been here all my life', 'where five generations have grown up', and 'it's homeland'. Other reasons were 'kids go to local school' and 'don't want no neighbours, want to continue to live here at West End in this house.' One gave a negative attribute of Mt Isa saying there was 'too much noise there.' (It should be noted that although Dajarra is a rural town, the respondents clearly interpreted Dajarra as 'the community' and the 'larger town' to where they might move as being Mt Isa. This is because of the high Aboriginal population in Dajarra and its close-knitted social organisation – see Chapter 2.)

Five Sydney interviewees made favourable preferences for their rural or bush community, e.g., 'I'd rather be with my community' (S7), 'I'd rather have a home on my own land' (S12), whereas another (S11) noted: 'I like to live in the city as it's close to medical services; however he/she added 'but I like to live in the country, or the bush, cause that's the way I was brought up'. The fourth said: 'you have a better structure [in the community] because people care for one another; it would strengthen the [Indigenous] community' (S13). This respondent said in response to a later question (Q. 3.9), that 'the biggest thing for me would be I'd buy my home in the country, not the city, because the costs are huge in the city. Queensland is really cheap, e.g., Bundaberg'. The fifth referred to lower rates in the country (S17). Two of the Sydney respondents added the qualifier that all their families were 'up there', i.e. in rural homeland locations and one said: 'if I was guaranteed a full-time job I'd go back

home'. One respondent gave a converse position that their family was urban based, not rural based: 'currently, in the city, I have my lifestyle choices and family commitments' (S15).

#### *Preference for buying a house in town*

Only two Nguiu interviewees said that they would rather be in Darwin, one saying 'to be close to grown-up kids' (N7) and the other saying (N17) 'for health somewhere to stay'. While one (N1) said they wanted 'to buy in Darwin later in future with equity from this house', implying once they have a mortgage on their Nguiu house. Two Cherbourg interviewees gave a preference to buy in the nearby town of Murgon, viz C11: 'I would buy a house in town because it is freehold title and I have family there in town. I'm just worried that I can't afford it'; and C18: 'prefer to purchase in town – Murgon – a different environment to Cherbourg'. Only one (C10) nominated a distant town in which to dwell 'would buy a house up north – not here in community – to give children a future'. In response to this question, a Cherbourg person (C1) noted that the 'community can be a fish bowl'. Another (C2) conceded 'some benefit [to living in town] – better chance of sale', and a third (C3) said: 'in the town would be fine – just wouldn't know how to afford'.

Only one Mungullah interviewee (M1) said that they would prefer to buy in Carnarvon, and then outlined reasons: 'here [if] you leave your house open just to go for a walk, the kids break in; it happens in town too, but it happens more here. The town has neighbourhood watch, and you get good neighbours. Here, everybody knows everybody and they might not like to say anything' (M1). Of the Dajarra respondents, four said that they would like to buy a house in Mt Isa. One of these said that while they preferred to buy in Dajarra, they would 'move to Mt Isa if no houses available'. One said they 'would like the option to buy elsewhere than Dajarra'.

A number of Sydney interviewees gave their reasons for preferring to live in the city. Several made it clear that they were in the city due to the need for maintaining employment. Thus 'employment is in town' (S19); and 'I'd rather buy in town because of work commitments; also it is more where growth is, transport' (S14). One provided negative attributes of remote communities as 'expensive to live in; [and] don't have access to as many resources, technology, fresh food and supermarkets' (S16). One said: 'I'd like to buy a house where the profit makes it worthwhile, [and] somewhere that is good to live in' (S18).

#### *5.1.5 Views as to whether household interviewee has some ownership that should be recognised*

Interviewees were also asked whether they considered they already had some ownership established (i.e. equity) in their rental house.<sup>47</sup> The responses to this varied markedly across sites with strong positive responses at Cherbourg, Mungullah and Dajarra which are all strongly community-oriented settings; generating a total of 51 per cent in the affirmative, versus 41 per cent in the negative (most negatives being at Nguiu and Sydney). The positive responses were clearly linked to notions of being long-term renters in houses that were strongly identified with particular families, as well as in some cases traditional owner rights. The marked variance between sites suggests that historical or other contextual or structural issues are impacting strongly on people's perception of ownership, as they did in perceptions of rights associated with home ownership.

The responses are summarised in Table 29 below.

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<sup>47</sup> Question 3.8.6 asked whether the interviewee thought that they 'already have some ownership or equity of this rental home that you're in now, which should be legally recognised?'

**Table 29: Views as to whether household interviewee has some ownership that should be recognised**

<i>Alternate views</i>	<i>Nguiu (17)</i>	<i>Cherbourg (19)</i>	<i>Mungullah (8)</i>	<i>Carnarvon (5)</i>	<i>Dajarra (18)</i>	<i>Sydney (19)</i>	<i>Sub-Totals (86)</i>
Yes	4	13	7	2	13	5	<b>44 (51%)</b>
No	11	6	-	1	4	13	<b>35 (41%)</b>
Unsure	2	-	1	2	1	1	<b>5 (8%)</b>

At Nguiu, four answered ‘yes’ to having some ownership of their rental house and eleven answered ‘no’. Of the former, three referred to being Traditional Owners (including N1), but one (N4) added that they did not want ‘no special treatment as TOs – don’t want to cause jealousy’. The fourth, who answered ‘yes’, may have misunderstood the question as they commented on owning furniture and household goods.

In Cherbourg, thirteen said ‘yes’ and six said ‘no’. One of the former said he/she had ‘done a lot of work in community maintenance’. In response to a later question,<sup>48</sup> one Cherbourg interviewee made the following plea: ‘Greater respect for long-time renters [is] needed. Some homes are taken away from people because their family do not live there anymore – but they still have their memories and family still comes to visit’ (C5). Another interviewee also asserted rights accrued from constant occupation and association: ‘People are paying rent for all those years – they should have a right over their home – not be moved by Council [e.g.] because some family has moved out and now the house is too big for them – [but] they are [still] attached to the house’. (C8).

One Carnarvon tenant (Ca4), who replied in the affirmative, added ‘well I’ve been in it for that long’. One respondent (M2) who was unsure also indicated that they had been living in their house for a very long time and implied that this was a significant factor. A third (Ca1) who was unsure, qualified their response with ‘it would depend on how long you’ve been there; if you lived there for years and years, maybe’. Thirteen of the Dajarra respondents said ‘yes’, four said ‘no’, and one was ‘unsure’.

Five in Sydney said ‘yes’, whereas 13 said ‘no’. One was not sure, adding ‘just hard work equity’ (S6). Four interviewees (S1,2,3,16) made comments that reflected some perceived sense of having an existing equity in their rental home. Thus one (S1) said: ‘on the basis of paying rent for nine years, I should qualify for a home loan choice first’. A second (S3) said: ‘when the Co-op was set up (after NY & UK model), that was the government’s promise’. A third said: ‘it’s a great idea to have equity based on the amount of time/rent you have paid and recognition of time spent’ (S16).

#### *Notions of an Aboriginal right to be given special home ownership status*

In response to a later question,<sup>49</sup> a number of responses were received indicating belief in an Aboriginal right to be given special home ownership status. In some cases this was expressed as long-term renters having rights or equity in their rental home. This was particularly the case for Sydney interviewees. One said:

<sup>48</sup> Question 3.9 asked whether the interviewee had any more ideas about home-ownership for you or other people that they would like to tell the interviewer about.

<sup>49</sup> Question 3.9 asked whether the interviewee had any more ideas about home-ownership for you or other people that they would like to tell the interviewer about.

as a form of compensation the government should find a home for every Aboriginal and Torres Strait Islander person to own outright and that this purchase would then be 'willed' to the next of kin in the event of the titleholder's death (S10).

A second (S6) said: 'if I owned a house on my traditional land, I would never sell it. Aboriginal people should be given a home as a part of reconciliation. It should be handled on an individual case basis (the location)' A third (S8) commented: 'those in DOH properties or Aboriginal land Council properties could be given interest free loans and pay off their home with rent payments'. A fourth (S12) added: 'I reckon it's a good thing to be able to pay your house off as you pay your rent. When you buy your own house the mortgage is a problem'. [Interviewer explanation: your rent should accrue towards ownership if you choose to buy.] And, finally, one Sydney interviewee stated:

of course [both] Indigenous and non-Indigenous people want to own a home, but it feels more pressing as an Aboriginal person, because this is our land, and it feels wrong that we don't own houses, and not even land, even though it is 'our land'...We [Aboriginal people] should all be given land so we can have something back from what was taken. Preferably on our own land, but if not, something, to have something of our own (S7).

## **5.2 Reported variations within communities on attitudes to home ownership**

### *5.2.1 Other people's views about home ownership*

Two questions <sup>50</sup> then aimed to canvas the interviewees' understandings of the views about home ownership held by others in their community. The first was an open-ended question while the second was semi-structured around some suggested possible aspects of variation in viewpoints. The open-ended question was not as productive as the semi-structured one, but clearly showed that respondents considered others in their community to have a positive attitude to home ownership, albeit dividing off the category of those who were unable to fulfil their aspiration due to lack of economic means. Affordability and employment were linked on the one hand, and irresponsibility and welfare dependency on the other. These themes were better articulated, defined and detailed in the responses to the structured question.

An open-ended question asked interviewees about the views of others in their community about home ownership.<sup>51</sup> The largest single group of answers to this question was no answer. A total of 30 out of 86 interviewees said they did not know the views of others or were not sure, or gave no clear answer. This does not necessarily reflect an actual lack of any view or knowledge however. A small number of participants elaborated on their statement in this regard, saying that they did not know the views of others. It is not unusual for Indigenous people to disclaim any such knowledge and this reflects a matter of etiquette and individual rights in many Indigenous societies. The right to speak for others is a matter of status, role and kin relationship between those who are so accredited and those who grant such accreditation. Both the observation and the breach of this right can be matters of issue therefore. Returning no answer or giving a vague reply may be a useful way for the

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<sup>50</sup> No. 3.8.9 and 3.8.10.

<sup>51</sup> Question 3.8.9 was an open-ended question that asked 'What do other Indigenous people in your community think about home-ownership? What are their views?'

individual to avoid the situation where it seems unnecessary to take the risk of giving offence.

Three at Nguiu (N4,6,7) characterised this lack of variation as being due to a lack of knowledge and understanding, e.g., home ownership is ‘not generally in the daily vocabulary with people at Nguiu; people don’t think about it’ (N6).

Despite the high non-response rate to this question, a set of meaningful responses were collected (see Table 30 below). Rows 1 to 3 contain responses that constitute positive views about home ownership. Rows 4 and 5 contain responses that represent obstacles to being able to engage in home ownership, either a lack of information or the prohibitive cost. And rows 6 and 7 represent responses that are negative towards home ownership. Expressions of negative attitudes to home ownership encompassed such traits as having a welfare mentality, lack of responsibility, being too old to engage in home ownership, and fear of jealousy, and envy or ostracisation due to economic inequity in community.

**Table 30: Interviewees’ perceptions of the views of others in their community about home ownership**

	<i>Nguiu (17)</i>	<i>Cherbourg (19)</i>	<i>Mungullah (8)</i>	<i>Carnarvon (5)</i>	<i>Dajarra (18)</i>	<i>Sydney (19)</i>	<i>Totals</i>
1. HOs can be better off than renters	-	-	1	-	1	-	<b>2</b>
2. Most here would like to buy	1	9	-	3	-	5	<b>18</b>
3. HOs can pass onto children	1	2	-	1	-	-	<b>4</b>
4. Community needs better information on HO	7	-	1	-	3	1	<b>12</b>
5. Most can’t buy; too expensive	-	2	-	-	1	3	<b>6</b>
6. Some won’t buy – negative attitudes	-	-	-	2	2	3	<b>7</b>
7. HO is a white man’s way	1	-	-	-	-	-	<b>1</b>

N.B.: HO = Home ownership; HOs = Home-owners.

Thus, with the exception of the several participants who rejected the idea of home ownership on the grounds related to culture (fear of envy, White peoples’ way), participants’ responses generally displayed a broadly positive outlook on home

ownership. There were various reasons given in the form of practical obstacles as to why people would not or could not engage in home ownership, but very few given as to why they should not aspire to it. Themes that emerged in these responses also included affordability in general, as well as the linking of affordability and employment on the one hand and of irresponsibility and welfare dependency on the other.

At Cherbourg, nine (C1,2,3,6,8,9,10,12,17) were of the general view that most people would like to own their own home, or at least would be interested in the prospect. Although one qualified this by saying 'many only dream to own their own home, many see the possibility there but it is out of reach' (C6); similarly, 'some do think about buying a house and others aren't capable of affording it' (C13); and another (C4) said: it would only be "lder ones who are prepared to own".

Three Carnarvon interviewees were of the view that other Indigenous people were positive about home ownership. One (Ca1) said: 'they talk about it all the time'. A second (Ca2) said: 'I can tell you that every Indigenous person would love to own their own home, because then that way they'd get HomesWest off their backs'. A third (Ca5) said: 'well, I've talked to a couple of ladies and they'd love to get their own homes but they can't...pensioners especially'. However, one (Ca4) warned about a negative response whereby a home-owner would be ostracised. Thus, 'they might say 'you're better', just improve things for my children, but they might say 'well you think you're better than the rest".

One interviewee (D10) at Dajarra said: 'a few like the idea. It's important in the community'. One (D15) said: 'they would like to, but haven't got the money'. One Sydney respondent had found that friends who own homes repaying at the low interest rates for Indigenous people have a better life, are very much more 'empowered', and their families have better futures, with children gaining apprenticeships and having a better quality of life than others (S1).

Five further Sydney interviewees (S3,6,8,9,15) made a general statement saying that most or all people were in favour of it. For example, S3 said: 'in our Co-op we would all love to own homes'. But some added qualifiers. One (S5) added: 'but the opportunity has slipped away; getting a deposit is a problem' and another said: 'but it is such a far concept, it is not in their reality; it depresses people' (S19), while a third (S7) stated: 'a few would like to buy them, but it just comes down to affordability – you have to have two people working, or a very high wage, or move to the country'. Several Sydney interviewees gave negative views from other Indigenous people in the community: 'some would rather live with friends and not carry that responsibility' (S11); and 'many are just used to government welfare; I don't think they want the responsibility or headaches' (S14).

### 5.2.2 Other people's views (structured categories)

The themes of affordability and employment versus irresponsibility and welfare dependency indicated in responses to the open-ended questioning were better articulated in the responses to the structured question<sup>52</sup> which asked: 'Are there different views between different groups of people, e.g. between generations? Or between men and women? Or between traditional owners and historical residents? What are they? Why do you think this is so?' The same positive attitude toward home ownership noted above may be identified with respect to the responses to this structured question, as set out in the following Table 31 regarding differences of views among social groups within the community.

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<sup>52</sup> Question 3.8.10

**Table 31: Differences between the views of different community groups based on gender, generations, traditional ownership and historical connection**

<i>Groups</i>	<i>View</i>	<i>Nguiu (17)</i>	<i>Cher- bourg (19)</i>	<i>Mungu- llah (8)</i>	<i>Carnar- von (5)</i>	<i>Dajarra (18)</i>	<i>Syd- ney (19)</i>	<i>Sub- totals (104)</i>
Differences vs non-differences	There's no difference between views	1	5		1	2		9 (8.6%)
	There's no difference because people lack knowledge/ understanding	3	1			1	2	7 (6.7%)
	Yes, there are differences (in general)			3	3	1	9	16 (15.4%)
<b>Sub-total:</b>								<b>32 (30.8%)</b>
Old people	Old people are interested	1	2			3	1	7 (6.7%)
	Old people are interested, but they can't afford it			3		2		5 (4.8%)
	Old people are not interested		1			1		2 (1.9%)
<b>Sub-total:</b>								<b>14 (13.5%)</b>
Young people	Educated/employed young people are interested	2	5			1		8 (7.7%)
	Young people might find it hard with payments			3		2	3	8 (7.7%)
	Young people are bludging and/or disinterested		4			4	2	10 (9.6%)
<b>Sub-total:</b>								<b>26 (25%)</b>
TO vs historical	TOs interested	2						2 (1.9%)
	No issues between TOs and historical			4		1		5 (4.8%)
	Differences between TOs and historical		1		3		3	7 (6.7%)

	Differences between city/urban vs remote/country lifestyles	2	2	4 (3.8%)
	TOs not interested		1	1 (0.9%)
<b>Sub-total:</b>				<b>19 (18.3%)</b>
Gender	Men and women both interested the same	2	4	6 (5.8%)
	Men's and women's interests different		1 5	6 (5.8%)
	Men and women should be the same		1	1 (0.9%)
<b>Sub-total:</b>				<b>13 (12.5%)</b>

### 5.2.3 Affordability

Affordability was seen as a problem for everyone, regardless of generation, gender or employment status. However, younger people with employment were considered to have a better chance than old age pensioners or unemployed younger people. Traditional ownership of land and affordability appeared to be the most general of the issues nominated by participants. Carnarvon and Mungullah were significant here because they represented a situation of two Indigenous communities, which, although they lived in the same town, were spatially, spiritually and culturally distinct. Their representations of each other concerned matters of competition and conflict relevant to the possible effects of home ownership on Indigenous community relations. This conflict filtered through clearly in the responses from Mungullah and Carnarvon. Cherbourg provided a different situation in that while, like Carnarvon, there were distinct cultural groups, Cherbourg did not have separate housing for these distinct cultural groups. The Cherbourg responses did not generally reveal actual conflict, either potentially or actually, regarding the interests of TOs versus historical people.

There appeared to be a cross-generational and cross-gender concern with affordability. This is a well-founded concern in light of high rates of unemployment, reliance on pensions, and the fact that incomes from social services and welfare maintain people in a standard of living that is perilously close to destitution. The participants recognised the general desire for home ownership while at the same time showing their awareness of the problem of affordability in their community.

### 5.2.4 Generational differences – older generation's views

A number of respondents pointed to the needs of middle-aged and older adults who took responsibility for extended families. There were explicit and implicit comments about the positive attitude of this group to home ownership.

However, within this set of views, low-income earning Elders (pensioners) were set aside as not being prospective home-owners in the current context due to their incapacity to pay (D16), e.g. 'it's getting too dear to rent, but pension restricts us to

buy' (D4). Nevertheless, at least one interviewee said that they would leave their house to the 'grannies' once they owned it. Other respondents at Dajarra clearly equated the older generation as having a positive attitude to home ownership. For example, one said, 'yes, ... as an older generation I value the house to leave for kids and grannies and my daughter is also thinking about owning a house now that she has her kids' (D9). A second (D10) said: 'age is an important factor to how people's thoughts on housing appreciation'. And a third (D11) said: 'a lot of older people think of home ownership to hand down to children and grannies'. Only one respondent at Dajarra was of the view that old people were not interested in home ownership: 'my parents and TOs do not feel the importance of 'owning' a house'.(D9).

At Cherbourg, although some conceded that the older generation (e.g. pensioners) were most interested in home ownership (e.g. C5), the general view was that they would not have the economic prospects to participate and 'would struggle to pay (C1,13,19) and would leave it for younger generations. One said [for] 'Elders – [it is] too late to get a home loan now, particularly with the pension/or health problems' (C6).

Two in Mungullah emphasised generational differences of view. One said: 'yes – because they're young or old, different ways of looking at things' (M7), while another (M1) contrasted her parent's views – 'old people would like to stay in the community itself. I want Dad to go to town, but here he sees his old friends, and they see each other and they have a chit chat. He's got heart disease and diabetes. My mother's got hypertension and osteoporosis. It's mostly a health issue in the Aboriginal community. People might like to die in this community itself, and their spirit might stay in this house, and people might feel like they'd stay there and look after everyone. Others want to move away' (M1).

### *5.2.5 Generational differences – younger generations' views*

Most responses to this question revolved around generational differences. One dimension of contrast was the younger generation's view which was often linked to affordability. For example, one interviewee said: 'younger friends/family are happy to stay at home a little longer and use income for social events/personal items...most friends would like to own their own homes, but it's all about having the money for deposits etc' (S8). Another said: 'younger generation, education comes into it, whereas for me, it would be a struggle as I don't have a good enough job' (S16).

There were a mix of views about the attitude of young people at Cherbourg towards home ownership. One (C5) said outright: 'young [people] don't have the funds', and another said: 'some of the younger ones might be phased by it – with unemployment etc' (C1). While another said that the 'younger [generation are] more inclined to look into home ownership' (C13), and yet another said: 'people my age and younger are really interested' (C2). However, others recognised a subdivision of views among young people. Thus, one interviewee (C6) identified three categories: of 'youth: (1) [disengaged youth] – wouldn't even have considered it; (2) [higher wage/working, trainees etc] – they know it is a possibility; (3) [other youth] – may see possibilities [but] on the other hand some may slip through and don't see the opportunities they have now – realise them later'. Another (C9) differentiated these categories by age: 'the younger generation not so interested, depending on person/social situation. The 30+ [age group] would be more interested. Otherwise no differences'.

Yet another Cherbourg interviewee (C10) said: "You get some that go – never come back and others that now leave Cherbourg. Important for younger generation/only half think it is possible and half wouldn't consider it'. And yet another (C17): 'more and more young people are interested, but they need to be informed of the opportunities.

Middle-aged – the 30+ are the ones that are ready to settle and would benefit from owning their home’.

In Dajarra, it was said that the generation past had a strong value attached to housing, keeping family together, keeping respect and culture strong. By way of contrast, young adults were characterised as being disinterested in home ownership, being mobile, ‘bludging’ off Elders and off older relatives with families.

‘Most of the younger generations don’t seem to care about owning a house and ‘bludge’ off them’ (D1).

‘Most are not worried about owning your own house. Most young people are staying with Elders’ (D6).

‘Younger generations go into the houses and don’t stay very long and don’t pay rent properly. Then they end up staying with older people’ (D12).

‘Younger generations should prepare for future buying their own house. The ones that drink all the time do not want anything’ (D14).

‘The older generation has done it the hard way, the young ones now should take more notice, i.e. work. Housing is hard’ (D15).

‘Older generations live in the bushland and use fire and tree to keep warm and cool whereas the younger ones today use aircons and modern appliances, i.e. a car’ (D16).

‘Some older people own their own homes, rates have increased forcing them to give it up; or they have passed away and younger generation has not paid the rates. Most single people do not [care about anything], unless they become a couple’ (D17).

A Sydney respondent said: ‘Younger generations probably haven’t thought about it. But people of my age are saying even if they just gave us our own home as compensation, it would give us security’ (S15).

There was some attention paid to the ‘welfare mentality’. This was elaborated on sometimes and revealed a bias against younger people who, in various terms, were thought by some to have become complacent with their situation of near destitution because of the relative ease with which they could obtain government welfare of various sorts. This was balanced, however, by employed young people who declared their interest in moving to home ownership, and by some of their elders who considered them ready financially for home ownership and that they had the necessary outlook to manage it.

### *5.2.6 Responses on Traditional Ownership*

Traditional ownership of land was not found to be a potent underlying cause in the division of community views as nominated by survey participants. Carnarvon and Mungullah were significant here because they represented a situation of two Indigenous communities which, although they resided in the same town, were spatially, spiritually and culturally distinct. Their representations of each other concerned matters of competition and conflict relevant to the possible effects of home ownership on Indigenous community relations. Cherbourg provided a different situation in that, while like Carnarvon, there were distinct cultural groups, and a degree of sociospatial and socioeconomic differentiation in the township’s suburbs, the Cherbourg responses did not generally reveal conflicting viewpoints either potentially or actually regarding the interests of Traditional Owners versus historical people. Nor did this arise at Dajarra. In Sydney, there was a tendency to associate a

positive attitude to home ownership with the Aboriginal historical residents in the metropolitan suburbs and a negative attitude to home ownership with the Aboriginal Traditional Owners in rural towns.

Some of the responses are relatively predictable, such as the interests of Traditional Owners (TOs) at Carnarvon and Mungullah. Here participants who were TOs tended to see their interests in home ownership as revolving strongly around their attachment to their own country. Correspondingly, this was also how others (non-TOs) saw the interests of the Traditional Owners. Some of the non-TOs seemed to regard this TO attachment as negative, because of the potential barrier this presented to their aspirations to engage in home ownership on the land concerned. However, at other survey sites (e.g., Dajarra, Cherbourg), the TOs versus Historical Connection group was not seen as a dividing issue in home ownership views.

There was a fairly consistent response at Cherbourg that there were no significant differences between the views of traditional owners and people with historical connections, for example: 'Cherbourg – more than one clan – not issues between historical and traditional owners' (C4). A second Cherbourg respondent said: 'traditional and historical [are] both interested' (C1). A third person from Cherbourg said: 'traditional/historical – no real difference' (C13). And a fourth (C16): 'Cherbourg is usually one – understand as one mob – it is a melting pot of many tribes – they respect (traditional – Waka Waka), that we are one group – there shouldn't be any division or concern or different opinions about owning a home in Cherbourg; no other differences either'. And a fifth (C4) said: 'I have always wondered if it would change – if they would take over – Traditional Owners; [but it] never has occurred – one mob. Therefore no problem for anyone to own a home in Cherbourg'.

Similarly at Dajarra, although traditional ownership registered as an issue, there was no response indicating that it indexed a difference of views among residents. People tended to gloss over the idea of there being any such difference in their comments. Thus, one (D11) said: 'we already feel like we own this country as we have always lived on the land. Paying for Council services when we own this country is unfair'. And another from Dajarra (D18) said: 'traditional ownership – looking at options to buy, but the older people were against this option. Aboriginal people are going towards 'white man's' way, away from traditional ways, i.e., Jimberella Board Elders. Especially that it can cost up to or more than \$200/week to rent a house. Our jobs are getting better paid'.

Although most Cherbourg interviewees did not regard others as having a difference of view, there was one exceptional respondent at Cherbourg (C2) who did see some difference of views: 'the main thing here is that you have many people brought here...Some Traditional Owners are concerned with other tribes to own things in regards to the land'.

One Carnarvon householder (Ca1) also emphasised the differences in the attitudes of the traditional owners who exercised their associated rights. 'See a group, when they control the land, they feel like they own it and can evict someone and put their own family in that house. Yes – if you're in Yamatji country and you're not Yamatji you [have] got no rights. If you're out where Martuthata are in control and you're not Martuthata, you [have] got no rights. It's discrimination' (Ca1).

Some Sydney interviewees contrasted city and rural views: 'There would be problems if you don't live on your traditional land and try to go back, as you may not be accepted, it doesn't quite work that way' (S13). In Sydney, there was also a tendency to associate a positive attitude to home ownership with the Aboriginal historical residents in the metropolitan suburbs and a negative attitude to home ownership with

the Aboriginal Traditional Owners in rural towns. For example, in the city 'they'd be more aware, more expectation in city [compared] to country; country is more laid back' (S14). A second said: 'haven't spoken to traditional people, but urban Aboriginal people would like home ownership' (S15). A third stated: 'Traditional owners would never think about home ownership unless married to a whitefella' (S2).

In some Sydney responses contrasting city and rural, the dimension of traditional ownership was overlaid into the rural view, even though this may not necessarily be appropriate given that there are local Traditional Owners in cities and many residents in rural towns are not necessarily local Traditional Owners. For example, 'people on traditional land are a different society, they would think the city would be too busy. For city people, it could be not what they want – the city would work differently to the remote country areas' (S17); and 'Traditional Owners would have different ideas to me, such as a strong connection, protection and custodianship, running by laws, traditional rights to protect; they have a better understanding of how to preserve the land' (S16). Yet another (S10) agreed: 'differences between traditional owners and historical residents'.

There is a suggestion here from the Sydney interviewees that there is a different Aboriginal psychology about home ownership in rural NSW as compared to metropolitan Sydney.

### *5.2.7 Gendered responses*

Gendered responses that either equated or differentiated between male and female views were most prominent at Cherbourg and Dajarra. A Cherbourg interviewee said: 'My wife thinks the same way as me – I think it would be the same' (C1). Similarly, another (C4) qualified with 'men and women [have] same level of interest'. At Dajarra, a number of interviewees also equated male and female views, e.g. 'no real difference in males and females with home ownership, [females] might be more fussy when they have kids; security' (D13). However, of these respondents, the male value of home ownership seemed to be more of an ideal achievement that was being promoted, rather than a reality. Thus, one Dajarra respondent (D9) gave a gender specific response: 'men (some) do value housing ownership', while another said: 'men got to follow – security for families' (D12). And yet another said: 'if a couple goes into the housing strongly, they have to work as one...If there is a breakdown, they lose the house' (D1). And finally, 'males would have to be committed to home ownership equally as females, i.e. financially' (D16).

In some cases, there was said to be some gender contrast of views, although seeing the couple working in a complementary relationship. Thus, 'women think of home ownership for the kids, planning the future [while] men have home ownership for security, something for the future' (D11). Others at Dajarra were more sceptical about the male value of home ownership. One said: 'males do not seem to be as committed as females...Women tend to make the day-to-day choices or commitment' (D18). And another said: 'once males settle down, they look into getting a house; females with kids think about security more, i.e. owning a home' (D15). And lastly 'the females want to buy for the kids'.

Despite the commonality of the affordability problem, differences were thus recognised between genders, especially at Dajarra. Women were thought to want a home primarily to provide a higher standard of living for their children. Men were thought to want a home primarily as an achievement of which to be proud.

The authors reported in their project Positioning Paper that in all three of the previous empirical Indigenous home ownership studies, the majority of participants were women. This reflected the division of social, economic and cultural life along the lines

of gender, which is a common feature of Indigenous social organisation. By and large, women accrue power and authority in Indigenous culture by retaining responsibility for anything to do with home and child-rearing. Women within a kin group will operate cooperatively, both economically and politically, in ways that serve to bolster their authority both individually and collectively. Their responsibilities can therefore extend to a surprisingly wide collectivity of social, economic and political aspects of everyday life. It is likely therefore that a common feature of future studies of Indigenous housing will be the predominance of women as participants, but also differences in gender-specific views on home ownership (Memmott et al. 2009).

### *5.2.8 The social divide in Carnarvon between the town public renters and the Mungullah renters*

In Carnarvon, a significant number of respondents (Ca3,4, M1,6,8) contrasted the views of townspeople renting state government housing with Mungullah residents. One said: 'I reckon there's a lot of differences; one group will say yes and one group will say no...yes, between Mungullah and town, and families against families' (Ca3). While another (Ca4) added: 'You don't know what they're saying about people in town; sometimes they come, and without being asked, they might start a fight'. One Mungullah interviewee (M6) said: 'people in town don't like to associate with us' and referred to the history of neglect of the Mungullah housing: 'put into [a] house infested with mosquitoes and cockroaches, when boys 18 months old; just put straight in there; no maintenance done' (M6). A fourth referred to the differences in values between bush people and towns people:

'For my Dad, the bush is his home, not a house here. Out in the bush, they can dress how they want, and not shower for three days. When you go to town you have to dress like they dress and look like they look, otherwise, they might look at you. Some Aboriginal people need to learn about personal hygiene [to live in town]' (M1).

### *5.2.9 Further dimensions of difference from a minority of respondents*

Some other types of personal attributes were elicited from the Sydney and Cherbourg interviewees which, although only collected from a minority of respondents, are worthy of inclusion, viz. differences between people in Sydney based on work ethic differences and historical trauma experiences; and a third category which emerged at Cherbourg, that of equity and jealousy.

One Sydney interviewee (S7) distinguished between those who had or did not have a work ethic: 'definitely...depends on your upbringing too, if your parents haven't worked and you don't have a work ethic, your views are different, or if you haven't done it tough, and learned to work hard to get somewhere, also some people have a welfare mentality'. A second Sydney interviewee (S19) said: 'older people (like my parents) think you have to work to get your home. But younger people are intimidated by it and shy away from it. They work to enjoy their lifestyle'.

One Sydney interviewee (S7) elaborated on traumatic experience as shaping attitude to home ownership, but also commented on the potential of home ownership to overcome such trauma:

A lot of Aboriginal people have problems because of what has happened in the past. Stability of owning your own home will change your life in many ways. People say (Aboriginal people) you should get over it, but it has been really tough. To this day the fact that my grandmother was a victim of the stolen generation still affects us today. Lack of education affects Aboriginal people today, and the shame of not being able to help your kids with their homework;

if you are not educated means they are disadvantaged. It all comes down to having a stable home. Owning a home would provide that stability (S7).

Two Cherbourg respondents commented on the potential of home ownership to divide views and attitudes in the community, due to the inequity of resources. One interviewee (C12) said: 'difficulty/problem may be how it is structured and which families have the opportunities – may cause jealousy between them. If there was something specific to Cherbourg that could support owners with payments through budgeting, e.g., salary sacrifice'. The second person (C19) said: 'it would be best for those that are interested – not for all, particularly those that can't afford it. They would protest and it would divide the community. Having both options available – renting (as is the case now) and ownership'.

### **5.3 Conclusion**

Chapter 5 again revealed the positive aspirations of interviewees towards the idea of home ownership, albeit with a distinct set of values. Over two-thirds of interviewees acknowledged that all Australians had a right to own a home.

In Chapter 4 it was found that the most prominent positive social value of home ownership was being able to pass the house down in the family. This was clearly reinforced in Chapter 5. The home ownership goals of passing one's owned house to one's offspring and of being on one's traditional land outscored by a substantial margin, any economic goals. And, in a third of cases, home ownership aspirations involved buying the currently or formerly occupied old house. This is usually due to a long-standing pattern of occupation, place-making and territorialisation by a family on the one house site, possibly across several generations. The aspiration for ownership was to keep the house in the family as an asset and transmit it by descent (not dissimilar to the way that traditional land would be transmitted), hence fostering a sense of stability, security and well-being for one's current and future family. The attachment to existing rental housing was also complemented by the finding from 51 per cent of respondents that they perceived that some ownership or equity in their rental house should be recognised due to their longstanding rental status. One important policy implication of this is that a significant proportion of Aboriginal home-owners want to buy a second-hand house rather than a new one (two-thirds in this survey), a factor that works in their favour in terms of seeking a manageable mortgage goal.

The findings on concerns about being a prospective home-owner in a closed market, suggested that there was no consistency about the attitude to re-selling one's house as an investment, either across remote communities or across rural towns. The preference by most respondents to buy a house in their own community, rather than in a nearby town or regional city, also reinforced the importance of the social versus economic benefits of home ownership to the majority of interviewees. This has policy implications with respect to the longitudinal challenge for government of developing a closed market in such communities.

The distinction between community title and non-community title did not prove fruitful in defining any differences between the responses in constructs or perceived rights and responsibilities of people on these two respective tenures. This finding indicates that it does not seem readily evident that two separate and distinct home ownership policies are required to embrace all Aboriginal home-owners in Australia. There is rather a case for local adaptability of an Aboriginal home ownership policy. This will be discussed further in the concluding chapter.

The attempt to explore whether interviewees perceived there to be different values about home ownership held in their communities found that younger people with employment were considered to have a better chance to be a home-owner than old age pensioners or unemployed younger people. Despite the commonality of the affordability problem, differences of viewpoints were also recognised between genders, especially at Dajarra. Women were thought to want a home primarily to provide a higher standard of living for their children, while men were thought to want a home primarily as an achievement of which to be proud. Traditional ownership of land was not found to be a potent underlying cause in the division of community views, as nominated by survey participants.

## **6 POLICY IMPLICATIONS**

### **6.1 Introduction**

Question 7 of the researchers' brief asked: 'What are the implications of the meanings of and aspirations for home ownership among Indigenous people living on communal title land for increasing the rate of home ownership and for the implementation of government programs that seek to increase the rate of home ownership?'

In our earlier Positioning Paper, the authors stated:

Home ownership is fundamentally a powerful instrument of modernity, which has become highly politicised in Indigenous contexts. It is a source of considerable wealth in the mainstream, but it is something much more: the 'great Australian dream' is a powerful ideology which underpins Australian society. Furthermore, home ownership has become a highly controversial area in Indigenous Affairs, largely due to associated tenure reform and compulsory leasing options introduced by the Howard Government in remote settlements of the Northern Territory. Thus Indigenous perceptions of home ownership are inescapably intertwined in cultural relativities and political representations. The strength of the current survey is its range across the different tenures and socio-economic conditions of Indigenous Australia – from communal to non-communal lands, from remote settlements to the suburbs or urban centres – which should help to illuminate the cultural relativities involved and bring some clarity to the politicisation of home ownership in Indigenous Affairs (Memmott et al. 2009.).

The current survey found that most Aboriginal people do aspire to home ownership. Some 70 per cent of interviewees agreed that it is every Australian's right to own their own home. However, Aboriginal people aspire to home ownership in different ways to many other Australians. The current and earlier studies by the authors confirm that the primary motivation of Indigenous home-owners is intergenerational asset building for future generations and housing security, rather than short-term financial gain. In the current survey, many people saw home ownership as a social investment for the family which, by default, precluded home ownership as an economic investment for re-sale. This was in keeping with the findings of two of the earlier surveys on home ownership constructs in remote communities (the Queensland DOGIT Study and the IBA Study).

In comparing these aspirations with those of the wider Australian society, the current situation in Aboriginal Australia is perhaps more akin to how home ownership was seen by mainstream Australians several generations in the past.

### **6.2 Implications for creating housing markets in closed communities**

What are the implications of this social construct of home ownership for house re-sale in closed communities? In our Positioning Paper we wrote the following further comments on the economic construct of Indigenous home ownership:

aspirations to selling the house for profit may play a significant role in home ownership meanings, but in turn such wealth creation would be linked to whether there is an open or closed economic market as envisaged by the prospective home-owner. In the latter case, some communities [with community title] may seek policies that enable an internal market to be catalysed in remote circumstances. This would involve sales of houses

between acknowledged members of the community. Conversely, meanings attached to the sale of house may be associated with the perceived rights of outsiders to come into the community (some of whom might claim to be community members by descent or marriage) and make a house purchase and the associated socioeconomic impacts of having (or not having) 'foreign' owners in what was a hitherto closed community.

This last issue has been dealt with in Nguiu by having a requirement in the township lease which stipulated that the town must retain an 85 per cent Tiwi population. This is a restraint to the new capacity for outside entrepreneurs to lease land in Nguiu from the Office of Township Leasing, and to undertake economic development. The reader may be interested in visiting the authors' Positioning Paper for some further comment on how individual titles can be segmented on communal land as practiced in North American contexts and elsewhere (Memmott et al. 2009:14-15).

When interviewees in the current survey were asked about the likely serious limitations to being able to sell a house for a profit within the closed markets likely in remote community-title settlements, there was a varied response from a low to a reasonable level of concern across study sites. However, despite this inconsistency of response across the study sites, another survey question (No. 3.7.1) asking people if they preferred to buy a house in their community or in a nearby town or regional city, resulted in a clear preference for staying in the community (56% versus 17%). This indicated that respondents were largely prepared to accept a future in a settlement with a relative lack of re-sale market.

If a longitudinal perspective is taken, drawing on the Indigenous experience in the USA (Memmott et al. 2009:15), it would seem that it will be necessary for government to support Indigenous home ownership for several decades before there will be sufficient stock in the larger remote discrete communities to have a fledgling, albeit relatively closed housing market.

### **6.3 Comparative views on home ownership between those on communal and non-communal title lands**

Survey Question 5 asked: 'What are the differences in the meanings of home ownership and understandings of its rights and responsibilities between Indigenous people living on communal title land and Indigenous people living on non-communal title land?' And Survey Question 6 asked: 'What are the differences in the aspiration for home ownership between Indigenous people living on communal title land and Indigenous people living on non-communal title land?'

At the commencement of this study it seemed relatively easy to conceptualise the difference between community title land and non-community title land in the Australian Indigenous context. Indigenous community title land was defined in this context as being 'land held under a form of community title by an Aboriginal group, trust, Co-op or company' (it could equally be a Torres Strait islander group). But analysis of the tenures at the study sites demonstrated a more complex range of tenures that reflect upon the analysis of Indigenous home ownership and might complicate its implementation in Australia. Four categories of tenure type were identified of which the first three can be construed as being for community housing:

1. 'Indigenous community title' land (as defined above) – land held under a form of community title by an Indigenous group, trust, Co-op or company.
2. 'Crown land-public use', which is Crown land tenure specifically dedicated for public use or community purposes.

3. 'Community-controlled freehold', which is freehold land held by a non-for-profit organisation, either Indigenous or non-Indigenous.
4. 'Private freehold', either owned by an individual or company.

This categorisation of tenure has implications for considering the variations of legal (and related economic) circumstances in which Indigenous people might find themselves across varying urban contexts. This in turn may have shaped their responses in the current survey.

Whatever the case with respect to complexities of tenure, it was found that there was no clear pattern in the responses to the survey questions between survey sites. This suggests that historical or other contextual, structural or environmental issues were impacting on, or shaping people's responses, more so than the underlying tenure. An important finding then, is that, in practice, home ownership policies and programs must include sufficient flexibility for place-based responses to emerge.

Six sets of findings detail this lack of patterning and can be described as follows:

1. In some responses, sharp contrasts occurred between Nguiu and Cherbourg as the two discrete, remote, community-title sites. This was at first surprising, but to a certain extent these may be attributable to the activity of the Commonwealth Government and IBA at Nguiu in promoting home ownership there, e.g., with respect to the responses on whether interviewees had investigated home ownership prospects; also with respect to the relatively minor Nguiu survey response on selling one's house for profit, juxtaposed with the strong Nguiu response for raising another bank loan – this was a strong split response not recorded elsewhere. Also, the minimal concern over buying a house in a closed community market at Nguiu was in contrast to the reasonable level of concern at Cherbourg and Mungullah. Again, preparedness to take on R&M responsibility when a home-owner was a question that scored low at Nguiu but high at Cherbourg.
2. There were further examples of unexpected survey outcomes between sites originally envisaged to sit opposite one another in the community title versus non-community title dichotomy; for example, the highest rates of perceived visitor problems were at both Cherbourg and Sydney, and the proportions of interviewees who were measured as being able to afford home ownership (based on estimated incomes) were higher for Cherbourg than Sydney.
3. The strong sense of 'community' in the settlements of Cherbourg, Mungullah and Dajarra, did at times seem to underlie certain question responses, e.g., the high scores at these three places for there being some existing ownership of their rental houses. But, despite Dajarra being strongly characterised as a 'community' (see Dajarra profile), the survey results indicate some sharp contrasts with discrete remote community-title settlements. For example, only 53 per cent of the Nguiu sample affirmed that they practised budgeting; while 94 per cent at Dajarra said they practised it. In other cases Dajarra scored commensurate with Cherbourg, but not with Nguiu (e.g., on positive understandings on how maintenance would be implemented); perhaps this was because of a shared history of state Aboriginal policies in Queensland.
4. Another example of discrete settlement views versus dispersed town dwellers' (urban) views was that of the Mungullah tenants and the Carnarvon public housing tenants. The latter (the town renters) had no experience of Aboriginal Co-op or remote community housing, and the Mungullah interviewees for the most, had negligible experience of public housing rental. This suggests two culturally distinct

demographic groups, rather than Mungullah being a staging camp for public housing. On many other scores the two groups were virtually identical.

5. Despite this diversity, the responses to some questions were fairly consistent across all study sites. For example:
  - Prospective mortgage applicants' intentions as to whether they would seek help from other householders for home loan repayments.
  - Poor R&M service as a disadvantage of rental housing.
  - About 40 per cent of respondents across all sites preferring to buy the home they were already living in rather than a new or second-hand house.
  - About 55 per cent of respondents across all sites preferring to buy a house in their community rather than a larger home in town.
6. In some responses, there was no pattern at all across the spectrum from remote to metropolitan, e.g., the most active engagement with and awareness of home ownership was identified as being at Nguiu, Dajarra and Sydney, and the more insightful responses to the perceived advantages and disadvantages of home ownership were recorded at Cherbourg, Dajarra and Sydney. Again, a stated interest in home ownership to sell the house for profit scored somewhat more highly at Cherbourg, Mungullah and Sydney than the other sites. A general finding was that Sydney interviewees held insightful views on many issues to home ownership providing longer, more detailed and at times more idiosyncratic and/or ideological responses. This perhaps suggested a greater exposure to debate on home ownership through a more complex set of social and media networks in Sydney.

An important finding then is that, in practice, home ownership policies and programs must include sufficient flexibility for place-based responses to emerge. The findings of this study indicate that the distinction between community title and non-community title has not been fruitful in defining any need for distinctly different policy approaches to home ownership. And, in fact, the use of 'housing tenure' and land tenure has generally proven to be an inappropriate means by which to categorise policy responses in any broad-brush fashion.

#### **6.4 Preparedness to take responsibility for house maintenance**

Commentators on the feasibility of Indigenous home ownership frequently question whether new home-owners will undertake the necessary maintenance, leading to a deterioration of a community asset. The earlier IBA survey found that Aboriginal home-owners not only maintained their homes, but also renovated them. Similarly, the study in Argentina (Galiani & Schargrotsky 2005) found an increase in housing investment. The current survey found a high level of awareness that responsibility for maintenance would accompany home ownership and, surprisingly, one half of informants indicated that they already did maintenance work on their rental house, even though this was the responsibility of the managing housing organisation/authority.

#### **6.5 Need for some kind of support agency(s) for Indigenous home ownership**

At the time of this study, the IBA HOIL program did not include support for a local governance framework, operating instead on the mainstream model of an autonomous home-owner and a supportive lender (albeit in the form of two

government entities rather than a single commercial bank). This resonated with a widespread policy shift away from Indigenous Community Housing Organisations (ICHOs). As argued by one of the authors of this report (Moran 2008), for home ownership initiatives to succeed, home-owners need more than education in household budgeting. An enabling local governance framework is required to facilitate maintenance, insurance, and servicing. A safety net is also required, whereby the unit can revert back to a community rental property on default. There is also an argument for a local entity to operate as an intermediary in all sales, through a transparent valuation formula and a revolving fund.

The sense of having a supportive governance framework was not lost on the respondents. As noted previously, 77 per cent of them fielded strong views about the need for support agencies for home-owners, and provided further views on the desirability of such to be Indigenous staffed and/or controlled agencies. Government initiatives to support home ownership should not be blinded by a broader ideology that is seeking to defund ICHOs. Eringa et al. (2009) have recently outlined a range of factors (such as remote location, inadequate governance procedures, lack of economies of scale) that undermine the organisational performance of ICHOs, but they also provide case studies of ICHOs achieving relatively high viability assessments for their respective organisational capacities. These researchers argue to retain ICHOs in remote settlements where it makes sense to manage them at the local level as part of a multi-service provider and where they can take advantage of economies of scope (Eringa et al. 2009). It should also be noted that the successful Indigenous home ownership models that operate in the USA include a strong local governance framework, largely in the form of a local housing authority.

## **6.6 Lack of experience of home ownership and the need for locally relevant awareness raising**

The earlier IBA survey on freehold land found that most successful home-owners had a prior history of home ownership, either through their parents or extended family. In comparison, the current study found people living in rural and remote settlements have no such first-hand experience.

The analysis of the interviewees' histories of housing experiences indicated that relatively few interviewees had experienced living in a privately owned house, especially for those at Cherbourg, Mungullah and Dajarra. Between 40 and 59 per cent of respondents had experienced private housing, in one category or another (either as 'family member' or 'boarder') at Nguui, Carnarvon (the town renters) and Sydney. Overall, the finding is that in rural and remote communities one cannot assume that residents will have any first-hand experience of private ownership dwelling, and that awareness raising and education will be necessary for people to make informed choices in embarking on and managing home ownership.

Despite the relatively higher experience of private home ownership documented among Nguui respondents compared to other study sites, they made strong requests in the survey for more information and educational workshops on home ownership. These requests are contained in Appendix 2.

These findings strongly emphasise the importance of awareness raising and education, not only for the successful management of the home loan, but also so that prospective home-owners are in a position to make an informed choice from the outset. Such awareness and education needs to be culturally and geographically relevant for specific settlements and communities. This is particularly relevant to Nguui, which is the lead site for the implementation of the HOIL program, although the program was just getting underway at the time of the Survey. Particular questions in

the current survey may prove useful for IBA personnel to employ or adapt for field application to achieve this end.

## **6.7 Socio-economic profiles of potentially successful Indigenous home-owners**

Whether framed as development, modernity, or multiculturalism, Indigenous societies are locked into a dialectic relationship with the wider society. Home ownership, like employment and education, is an intercultural process that people may choose to take along a broader lifetime development pathway. Social, economic and cultural change is integral to the developmental process, and home ownership is no different. This is consistent with international research into the poverty alleviating benefits of land titling (Deininger 2003), including a study in Buenos Aires in Argentina that measured a marked effect in terms of reduced household size, increased housing investment, and improved education of children (Galiani & Schargrotsky 2005).

The earlier IBA survey found that most successful Indigenous home-owner households in Australian rural towns approximated nuclear families in terms of numbers of people and relative complexity. This was in contrast with the more complexly constructed and multiple-family households found in many remote Aboriginal settlements. Half of the informants in this earlier survey advised that they had once lived in the largely multiple-family or extended households that are typically found in Aboriginal communities, and as recorded in the current survey. On engaging in home ownership, these households had undergone socio-economic changes in terms of increased household income, decreased household size, and increased investment in housing maintenance and renovations. (Svaza & Moran 2008.)

The earlier IBA survey also found that the threshold household income at the time of application for the HOP program was \$50,000, which reflects the scrutiny deployed by IBA in determining eligibility. In light of the increased subsidies in the IBA HOIL program, recent work on Cape York has proposed a lower threshold of \$40,000. Assessment of the combined incomes of interviewees' households in the current study indicated that, overall, 42 per cent of households earned over \$40,000 per year.

It is important that there is a reasonable critical mass of potential applicants for a local home ownership scheme to operate, for two reasons. Firstly, social problems may arise if home ownership is only available to the wealthiest in a community. Secondly, to achieve a feasibility of supportive structures for home-owners, the development of a local housing market will be strongly dependent on the number of people that have made the transition to home ownership.

Beyond this threshold figure, however, it is clear that only some households in some communities will be in a position to afford home ownership. It should be noted in passing, however, that the outcome of setting such a threshold figure will likely vary by jurisdiction in the near future as different state and territory governments are adopting different valuation methodologies to estimate the value of land and existing houses in remote communities with closed markets.

While it is feasible that a multiple-family household on CDEP could reach the \$40,000 threshold as defined for the current study by pooling their incomes, prior research findings have questioned whether these households would be able to manage their finances over the life of the loan. The earlier IBA survey also found that two strong characteristics of successful Indigenous home-owners were long-term employment and small households. It was hypothesised that both of these attributes determine the household capacity for the necessary budgeting and loan repayments, much as they do in the mainstream. Accordingly, it was concluded that eligibility for home ownership

should not be limited to income alone, and should take into consideration employment history and household size (Moran et al. 2009).

In the current survey, most respondents (69%) described that they regularly experienced visitors to their homes who stayed for periods of more than a few days, and only a small number (about one fifth) conceded that household problems arose because of such visits. The majority indicated that they had a capacity to obtain monetary or in-kind contributions from their visitors to ensure the smooth running of the house. The earlier IBA study also suggested a correlation between successful home ownership and small households. The current survey suggests that larger households with regular visitors able to manage their finances adequately be considered as candidates. The critical consideration here is whether the household is able to manage the finances. Pragmatically, household size and stability are important determinants to be considered, but these must be assessed on a case-by-case basis. Further research is required to examine the relationship between household size/visitation and home ownership.

The above \$40,000 threshold was determined on the basis of emerging policy discussions in Queensland against a hypothetical housing valuation of existing rental houses being in the range of between \$100,000 and \$200,000. The current housing valuation methodologies in use in Queensland are, however, currently valuing houses at approximately double these figures, which will be beyond the affordability of all but a select few. The current valuation methodology in Queensland will need to be revised for home ownership to be a viable option in Queensland.

The current survey indicated that a significant proportion of respondents (30%) were also interested in purchasing newly constructed homes. There is widespread consensus across jurisdictions that new houses will be valued at the cost of construction, which would generally be in the range of \$400,000 to \$600,000. Based on the income figures collected in the course of this survey, this is likely to be beyond the range of households on community title land. Home ownership is thus likely to be limited to the purchase of existing rental houses, unless lower cost housing and/or self-build solutions are found.

There is clearly a limit here with existing rental houses, because selling houses in poor condition in the interest of lower valuations and increased affordability can be potentially disastrous. It was pointed out in the Positioning Paper that, in the case of the 'buy-existing-home' sense of home ownership meaning and aspiration, the responsibility of bearing the expense of house maintenance, renovation or upgrading of an already aged house, is one that may be particularly pertinent if the community-title house was built as early as the 1960s or 1970s. Houses close to the end of their life cycle are difficult, if not impossible, to maintain, as evident in the failed home ownership experiment in Kowanyama in the 1980s (Moran et al. 2002). (It was also pointed out in the Positioning Paper that in the USA, where the level of Indigenous home-owner stock was about 70 per cent in 2000, much of it was in poor condition.)

The current survey found that affordability was seen as a problem for everyone interviewed, regardless of generation, gender or employment status. The authors note that in approaching the issue of affordability in Indigenous Australia, policy-makers have made little progress in incorporating a 'sweat equity' or self-build component, which is characteristic of some North American and New Zealand programs (Memcott et al. 2009:15).

Overall, the findings indicated that there are a reasonable proportion of people who have both a capacity and an aspiration to engage in home ownership in most study site communities, specifically at Nguuu, Cherbourg, Dajarra and Sydney (Carnarvon

town renters and Mungullah people being the exceptions). In summary, this survey has shown, by taking the three critical eligibility criteria of threshold income, employment and small household size, as well as those of general awareness about home ownership, preparedness to take on responsibilities, and ability to implement R&M, that about one quarter of the interviewee sample demonstrated such eligibility. Assuming that governments determine valuations in accordance with affordability, then there is a reasonable proportion of eligible applicants to introduce the HOIL scheme across a range of settlement types. However, for most of this cohort, home ownership is likely to be limited to the purchase of existing rental houses.

It can be inferred that there are many other Indigenous communities in Australia with similar proportions of eligible prospective home-owners.

## **6.8 Diversity between survey sites and the need for a longitudinal commitment**

The survey revealed considerable diversity in perceptions between the study sites. An important finding is that, in practice, home ownership policies and programs must include sufficient flexibility for place-based responses to emerge.

Home ownership should not be seen as a blanket policy solution to problems in Indigenous housing on community-title land, and nor as a means to relieve pressure on funding for new houses. It may not be feasible in many communities for years to come, especially in highly traditional or very small settlements with high levels of mobility. But given the aspirations and potential socio-economic benefits illuminated by this research, home ownership for Indigenous people should be an option for those households who aspire to it, irrespective of the type of settlement or title, much as it has been for other Australians. Initially, home ownership will only be feasible for some Indigenous households in some communities, but it is reasonable to expect that these households will act as a catalyst to increase demand. The challenge over time will be to adapt the process to suit the unique context of community title land (including closed housing market, governance capacity, affordability), and for people to manage the socio-economic transition involved.

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# APPENDIX

## APPENDIX 1: INDIGENOUS HOME OWNERSHIP ON COMMUNAL TITLE LANDS QUESTIONNAIRE

### INDIGENOUS HOME OWNERSHIP ON COMMUNAL TITLE LANDS QUESTIONNAIRE

#### INSTRUCTIONS TO INTERVIEWER

- a Interviewers should be familiar with the following documents: The AHURI Positioning Paper & IBA HOIL Policy documents.
- b Hand out and discuss Information sheet
- c Collect signed consent form
- d Discuss the circumstances of the interview in terms of who is the main participant and how others will contribute. If possible, it should be an Indigenous person. The family can work it out who will be the main interviewee, and after that they can only help.
- e Text appearing in *Italics* is instructions or prompts for the interviewer

<b>REF NO:</b>
----------------

#### 1 General information

1.1 Date:

1.2 Place/Ref no:

1.3 Housing Tenure: *(circle one)*

- state public housing rental
- private rental
- community housing rental
- other *(specify)*

1.4 Land Tenure: *(describe)*

1.5 Main interview participant(s)/household head(s): *(list in order of the role played in interview)*

Name	Age	Gender M/F	Lease Holder (tick)	Joint lessee (tick)	Partner (tick)	Other relationship (describe)
1						
2						

1.5.1 Other people present at the interview *(names not necessary, just relationship to main participant, approximate age and gender; omit children)*

1.5.2 *(Describe their contribution, if significant, at the completion of the interview, especially if divergent views recorded)*

1.6 Housing Condition

1.6.1 No. of bedrooms

1.6.2 How would you describe the condition of your house *(as assessed by participant – tick)*

- In top repair
- Most things ok
- Quite a few problems
- In poor repair

1.6.3 Does it need any maintenance work? Y/N

1.6.4 Who's responsible for maintenance for this house that you're in?

1.6.5 Do you ever do any of the maintenance jobs yourself? Y/N

1.6.6 *(interviewer's assessment of general condition of the house – verify if 1.6.2 response is accurate. Take a photograph of outside if possible, but ask permission first. Do this at end of interview.)*

## 2 Household information

2.1 How long have you lived in this house? *(in years approximately)*

2.2 How many people usually live here? *(this is the 'household' for the purpose of this interview)*

Adults:            Children:

2.3 Employment and income of people in house:

Name of each adult in household	Job Title	P/T-F/T	Government benefit type	Years in this job	Income (per week) (approx)
1					
2					
3					
4					
5					
6					
7					
8					
9					
10					

Note: Can explain that revealing income is what you would have to do when applying for a loan. If still decline, just write 'declined'.

*Total combined yearly household income (not a question, calculated later):*

2.4 Do you have family or friends who visit and stay for more than a few days at a time? Y/N

2.5 How do these visits go? Are there any problems in keeping the house running? *(prompt if necessary: issues about overcrowding, house damage, costs, etc or do they 'chuck in' money?)*

2.6 Do you have any other houses? (e.g. town house, community house or outstation house).

Y/N                                      Type?:                                      Own or rent?:

2.7 Do you ever do budgeting with your income to know what you can afford to buy?

Note: Can add 'this is what you might be asked if you were applying for a home loan' if it helps.

Y/N

2.8 Going back to your childhood, and thinking about your family's history of housing, tell me if you have ever stayed for up to a year in any of the following:

	Y/N
Government rental housing	
Aboriginal Co-op rental housing in a town	
Remote Indigenous community rental housing	
Private housing as owner	
Private housing as a guest/family member	
Private housing as a boarder	
Town Camp humpy	
Tent	
Caravan	
Hostel	
Boarding House	
Outstation house	
Other (specify)	

- 2.9 Have you ever looked into how to buy a new home? Y/N
- 2.9.1 If so who did you talk to about it? *(if necessary, prompt with ATSIIC, IBA, State Housing Department, bank, credit union, assisted purchase scheme such as Keystart, etc.)*
- 2.9.2 Have you ever applied for a home loan and been knocked back? Y/N
- 2.9.3 If so, what reason did they give?

### 3 Thinking about home ownership:

- 3.1 Firstly, can we go through the pros and cons of renting and owning.
- 3.1.1 What are the good things about renting?
- 3.1.2 What are the bad things about renting?
- 3.1.3 What are the good things about owning?
- 3.1.4 What are the bad things about owning?
- 3.2 Have you heard that governments are now trying to increase the number of Indigenous homeowners? Y/N  
*(prompt about IBA's HOIL and HOP programs if necessary)*
- 3.2.1 Are you interested in homeownership so you can...
  - pass it onto your kids and grandchildren Y/N
  - to live on your traditional land Y/N
  - to sell later for profit Y/N
  - to raise another loan from a bank to buy something else Y/N
  - it's every Australian's right to own a home Y/N
  - any other *(specify)*
- 3.3 What changes to your life do you think would come with home ownership?

3.4 Would you mind telling us what your current rental payments are, or give us a rough idea (a range) of what your payments are?  
(Make sure you record period of payment as well, e.g. weekly, fortnightly, monthly.)

3.4.1 Are you usually up to date with these payments? Y/N (may be sensitive issue)

3.4.2 How much could you increase you weekly rental payments to buy your house? (circle one)

- not at all
- by half
- double
- treble

3.4.3 How many other people in your household contribute to this weekly rental payment?

3.4.4 Would you ask them to help with the repayments if you bought a home, Or would you try to go it alone? Help from family / Go it alone

3.5 Do you want to buy

- this home you're in now
- a brand new home
- another home that's not new but different to your current home?

[Note Questions 3.6 to 3.7.1 not necessary for households in public or private rental in towns]

3.6 Once you own your house you could sell it. But you may not be able to sell your home to anyone outside your community, or sometimes, to anyone outside of your extended family. Are you concerned by this? Y/N  
(may be of limited relevance in some urban situations)

- 3.7 The value of your land and house is not likely to rise, and will probably even fall. This is very different to being in a town with freehold title, where there is a town housing market. Are you concerned by this? Y/N  
(*may be of limited relevance in some urban situations*)
- 3.7.1 Why not buy in town (*whatever is nearest town with freehold land*), rather than here in the community?
- 3.8 When you buy a home in a town or city, you become responsible for paying for repairs, maintenance, insurance and rates. Did you know this? Y/N
- 3.8.1 Are you prepared to take on these responsibilities? Y/N
- 3.8.2 If you were responsible for repairs and maintenance, would you ....
- do the repairs yourself?
  - pay someone else to do the repairs?
  - ask a friend or relative to help you with them?
- 3.8.3 Would you like to have an organisation that could assist you with repairs after you have begun to purchase your house? Y/N
- 3.8.4 If so, how?
- 3.8.5 If so, which organisation would you prefer? (*depending upon the local institutional landscape this could include council, a local housing association, IBA, regional Indigenous organisation or a mining company*)
- 3.8.6 Do you think you already have some ownership or equity of this rental home that you're in now, which should be legally recognised? Y/N
- 3.8.7 If you were to become a homeowner, what extra rights would you expect to get?
- 3.8.8 What are the extra responsibilities that you would get?

- 3.8.9 What do other Indigenous people in your community think about home ownership? What are their views?
- 3.8.10 Are there different views between different groups of people (e.g. between generations? Or between men and women? Or between traditional owners and historical residents?) What are they? Why do you think this is so?
- 3.9 Have you got any more ideas about home ownership for you or other people, that you would like to tell us about?

*[Now go back to 1.6.6 and 1.5.2 to complete if and when appropriate.]*

## APPENDIX 2: NOTES ON INTERVIEW PROCEDURES AND PROBLEMS AT PARTICULAR INTERVIEW SITES

Project interview sites, fieldwork dates and interviewers.

Interview sites	Fieldwork dates	Interviewers
Sydney	15/8/08, 6/9/08, 25/9/08-31/9/08, 14/10/08-28/10/08	Anne Burgess
Carnarvon	14/10/08-23/10/08	Christina Birdsall-Jones
Dajarra	23/9/08-25/9/08	Jenine Godwin
Cherbourg	12/8/08-14/8/08, 28/8/08-31/8/08, 11/9/08-16/9/08	Angela Kreutz
Nguiu	30/9/08-3/10/08 (interpreters used here).	Shaneen Fantin

### Reported interview procedures and problems at particular interview sites

Note that in three of the study sites, viz Nguiu, Cherbourg and Dajarra, the management of housing was in a transitional period, that is, in the process of being transferred either from one community based arrangement to another, or from community to state control. In some cases, this caused a degree of uncertainty in responses to survey questions, such as No.1.64 for example, in which participants were asked to name the organisation responsible for home repairs and maintenance.

At Nguiu, interviewer Shaneen Fantin initially obtained a list of interested IBA applicants to interview, but also requested that some be sought who were not so interested in home ownership, but nevertheless prepared to be interviewed. These interviewees were organised on a day-to-day basis with assistance from Territory Housing staff who were local Tiwi people. Most of the Nguiu interviewees had an Aboriginal language as their first language. Two local Tiwi people (a male and a female) who were Territory Housing employees, acted as Fantin's interpreters when required (about 50% of the time). There was an attempt to obtain a spread of participants both across genders and across those who were working and not working, and across those who might have thought about homeownership and others who would not have thought about it much at all.

At Cherbourg, fieldworker Angela Kreutz, found it important to take care to talk to smaller families as well as the larger more powerful (wealthier) families in the community, so as to achieve a reasonable cross-section of views (p.c. A. Kreutz, 15/8/08).

In Dajarra, Jimberella Co-op Board members were able to identify three or four couples who had expressed an interest in home ownership. The fieldworker, Jenine Godwin, canvassed the other interviewees by directly asking them if they were interested in participating in such an interview. (p.c. J. Godwin, 12/8/08.)

The only fieldworker who experienced repeated difficulty in conducting the interview instrument was Christina Birdsall-Jones in Carnarvon. According to Birdsall-Jones, the first question asked in seeking interviewees in Carnarvon was: 'Are you interested in

doing an interview about home ownership?' The people who were interviewed were thus anybody who wanted to talk about home ownership; although not necessarily those who were fully positive about it. Of the 18 interviews carried out in Carnarvon, five were with Carnarvon town residents and eight were with Mungullah Aboriginal community residents. The town residents were all public housing tenants and the community residents were all renting from the Mungullah Community.

According to Birdsall-Jones, Mungullah respondents generally found the questions in section 3, 'Thinking about home ownership' difficult to answer because they could not see the point of the question. Regarding Questions 3.1, on the good and bad things about owning and renting, the problem was that the way people thought about housing tenure did not seem to lend itself to qualifying as good or bad. It was clear that it was a good thing to have housing and a bad thing not to have it, and people could readily describe the characteristics of good housing and bad housing per se, but housing tenure itself was very difficult to conceptualise in these terms. This applied to both town participants and community participants. There were significant differences in the pattern of responses between town and community people on these questions. By and large, town people were able to construct answers to these questions, but 'community people' at Mungullah, however, did not see the point of the questions and would not therefore seek to answer them.

With respect to Question 3.2.1, which asked why people were interested in home ownership, no-one in Carnarvon understood the idea of using home ownership to raise another loan from the bank to buy something else. (In order to elicit responses to this item it was necessary to explain equity and proceed from there to the idea of collateral.) Questions 3.6 and 3.7 also involved housing market concepts (closed versus open housing market) that the Mungullah community people in Carnarvon simply did not have. Although the questions appear to be put in clear and simple terms, the lack of understanding of a housing market, land value versus building cost, how market fluctuation affects selling price and so on, all meant that people could not really answer these questions without a fairly detailed explanation.

Questions 3.8.7 and 3.8.8 on rights and responsibilities of home ownership did not call forth much recognition among Carnarvon interviewees either. In order to elicit responses from participants, it was necessary to enter into the kind of discussion that essentially was educative. Birdsall-Jones found herself giving her own understanding of the benefits of owning versus renting, the rights and responsibilities of tenants versus owners, and how the concept of home equity works in the context of borrowing. The point of administering the survey was to elicit understandings, not to provide understandings, and so beyond a certain point it was not appropriate to continue talking about these things.

Responses to Questions 3.8.9 and 3.8.10 about the views of other people in the community on home ownership, demonstrated another point of contrast between town and Mungullah community participants in Carnarvon. Town participants answered these questions more readily than community participants. Community participants either said that they did not know or that the other people should be asked for their views.

In summary, the Carnarvon participants generally lacked understanding of home ownership concepts connected with the housing market. The town participants, in public rental housing, knew more than the community participants from Mungullah however. There also appeared to be a lack of awareness generally of how choice of tenure could result in advantages and disadvantages in the operation of a household or in the effect of tenure choice on the relationship between the individual and the economy. Birdsall-Jones also found that Indigenous Business Australia (IBA) did not have a substantial profile in Carnarvon. (p.c., C. Birdsall-Jones, 11/11/08.)

Disruptions to the interviewing schedule occurred in Sydney and are worth mentioning. In Sydney, the original proposal was to interview the tenants of the Redfern Aboriginal Housing Company, but upon the initial meeting of the consultant interviewer, Anne Burgess, with Company personnel, they rejected the survey on ethical grounds, mainly due to the likelihood that it may raise unrealistic expectations among their tenants whom they said were too economically disadvantaged to participate. But they were also politically opposed to the 99-year lease proposal of the Australian Government. It was said that Redfern was 'the only [Aboriginal] place who has never given land back' and that in an earlier era the government 'tried to get land titles handed over to ATSIC, but [Redfern people] refused'. The Redfern Aboriginal Housing Co. personnel were thus fiercely protective over the company's land.

A similar response was obtained by an officer of the NSW Aboriginal Housing Office who attempted to canvas Aboriginal gate-keeper organisations for potential interviewees on behalf of the research team. He wrote:

'...with regards to participants for the project, the Sydney Regional Office has been informed by the Aboriginal Community Housing Providers (ACHPs) that cover the identified research localities (Waterloo & Blacktown) being the Metropolitan Local Aboriginal Land Council at Redfern, Aboriginal Housing Company at Redfern and Deerubin Local Aboriginal Land Council at Mt Druitt, that they ALL have no tenants who meet the criteria or stated they feel that there is no real benefits in participating in the project other than the \$25.00 payment.' (p.c. from Vincent Ogu, AHO, to Annie Burgess, 14/8/08.)

It was not the role of the fieldworkers to engage in a political evaluation of these issues, nor to persuade such agencies to re-think their view. The Team Leader of the project thus directed the fieldworker to withdraw. Instead, she implemented a word-of-mouth approach to identify interested Indigenous interviewees in Sydney which was eventually successful, but which prolonged the fieldwork timeline.

Burgess also found interviewees to be generally uncomfortable about revealing their wages and some declined to give the information. (p.c., A. Burgess, 19/8/08.)

## APPENDIX 3: ALLOCATION OF SURVEY QUESTION FINDINGS INTO KEY ANALYTIC CATEGORIES

Topics analysed in Chapters 3 and 4 of this report	Survey Question Nos.
<b>1. General Profile of interviewees:</b>	
Householders' History of Housing	2.8
Likelihood of problems arising from visitors during home ownership	2.5
<b>2. Economic Capacity of interviewees:</b>	2.7, 2.3
Income and employment capacity of prospective home-owners	
Current rental payment	3.4, 3.4.1, 3.4.3
Capacity to increase rent	3.4.2, 3.4.4
<b>3. Active awareness of, and engagement in, home ownership prospects</b>	2.9, 3.2
<b>4. Extent of interviewees' projected planning of how house maintenance will be carried out:</b>	
Capacity to carry out repairs and maintenance	1.6 exc. 1.6.4
Maintenance being done by householders in rental housing, with perceived need for maintenance	1.6
Perceived understanding by the prospective home-owner, as to how maintenance will be implemented	3.8, 3.8.1, 3.8.3
If you would like to have an organisation to assist you with repairs after you have begun to purchase your house, how would you get them to do this?	3.8.4
Which organisation would you prefer for assistance with repairs?	3.8.5
Whom the interviewee would get to do R&M	3.8.2
<b>5. Perceived Advantages and Disadvantages of home ownership:</b>	
What are the good things about renting?	3.1.1
What are the bad things about renting?	3.1.2
What are the good things about owning?	3.1.3
What are the bad things about owning?	3.1.4
<b>6. Further data that index constructs of home ownership:</b>	
Reasons for interest in home ownership	3.2.1
Type of house that interviewee wants to buy	3.5
Preference for a new house in town rather than in the community	3.7.1
Concern about being in a closed market	3.6, 3.7

<b>7. Changes to perceived lifestyle, rights and responsibilities:</b>	
What changes to your life do you think would come with home ownership?	3.3
Views as to whether household interviewee has some ownership that should be recognised	3.8.6
If you were to become a homeowner, what extra rights would you expect to get?	3.8.7
What are the extra responsibilities that you would get?	3.8.8
<b>8. Reported variations within communities on attitudes to home ownership:</b>	
What do other Indigenous people in your community think about home ownership? What are their views?	3.8.9
Are there different views between different groups of people, what are they and why do you think this is so?	3.8.10
<b>9. Other views and concepts offered by interviewees:</b>	
Other ideas about home ownership, that interviewee would like to tell about	3.9

## **APPENDIX 4: HISTORY OF STUDY SITES**

### **Nguiu (Northern Territory)**

The township of Nguiu grew from a Catholic Mission started in 1912 by Father Francois Gsell with a school and health service. The island's economy and governance was dominated by the Mission until the 1960s and 1970s when Tiwi-controlled organisations emerged (e.g. Ullintjinni Association, Bima Wear, Tiwi Design, Tiwi Pima Art and Tiwi Pottery). Governance was passed from the Mission to the Nguiu Community Government Council during the 1970s. Two key institutions that were then formed were the Bathurst Island Housing Association and the Tiwi Land Council. The latter was established in 1978 under the *Aboriginal Land Rights Act (N.T.)* and the Tiwi lands were passed back to the Tiwi Land Trust on behalf of the seven Tiwi land-owning groups, as inalienable Aboriginal freehold title. (Howie-Willis 1994a,b.)

On 12 July 2001, the regional community government councils of Nguiu (Bathurst Island), Pirlangimpi and Milikapiti (Melville Island) settlements and the Wurankuwu Aboriginal Corporation amalgamated, and formed 'a new era of united and coordinated local government' known as the Tiwi Islands Local Government (TILG 2008). The aim of this regional governing body was "to evolve over time to coordinate and administer service delivery, promote sustainable economic development, and negotiate arrangements responsive to the needs of the Tiwi people" and to provide an opportunity for cooperative partnerships designed to improve outcomes for the Islanders (TILG 2008.)

Other common goals of the Tiwi Islanders are to:

- develop modern communities while maintaining their traditional culture
- continue living on their own land and promoting their 'cultural distinctiveness and separateness'
- maintain and strengthen their unity as a people, and
- preserve and strengthen their values, unique cultures, traditions and spirituality (TILG 2008).

In regards to housing maintenance, the TILG provided and maintained housing for the residents and was also responsible for providing and maintaining electricity facilities, sanitation, sewerage, drainage and water supply facilities (TILG 2008). However, in June 2008, the TILG transformed into the Tiwi Island Shire Council (TISC) in keeping with the state-wide rationalisation of local government in the Northern Territory. The Tiwi Islands Shire Council was formed and now controls an area of 7,984 sq. km. In 2008, the Northern Territory Department of Housing also took over the management of the Nguiu housing stock, sub-contracting the TISC to do the repairs and maintenance.

### **Cherbourg (Queensland)**

The original Cherbourg was known as Barambah, being established on Barambah Pastoral Station near Murgon in circa 1901 under the auspices of the Ipswich Aboriginal Protection Society. Local Burnett River Aboriginal people, mostly of the Kabi Kabi and Waka Waka tribes were placed there. In 1905, the Queensland Government took over the administration of the newly formed Reserve. The settlement was later renamed Cherbourg in 1931. Throughout most of the century, Cherbourg acted as a receiving centre or 'population sink' under the state's removalist policies, a 'dumping ground' for the Queensland tribes who were transported there against their will. In this early part of the century, the Burnett tribes were joined with

groups who were mainly from Central, Southern and South-western Queensland, whereas tribal groups arriving between 1935 and 1974 mainly belonged to more northerly groups from Cairns to Cape York (Koepping 1976:33; Memmott 1991:240,247).

One social analysis of the early 1970s (Koepping 1976), models Cherbourg as a type of asylum (its population being inmates), using the sociological theory of 'total institutions' developed in the 1960s by Erving Goffman and others. At Cherbourg, the traditional Aboriginal cultural systems of social organisation, economy, government, politics and religion were gradually dismantled, either by direct or indirect means, and replaced by the state's own systems. The Government Managers usurped the roles of household heads, parents, and patriarchs in various ways for lengthy periods, reducing motivation for social responsibility and self-initiative among many individuals. The institutional system controlled in a discriminatory and deleterious manner, 'life, liberty, movement, marriage, adoption, acquisition and disposal of property, trial and imprisonment, wages and accommodation – to name but a few factors ...' (Tatz 1981:50). (Memmott 1991:240,241,247.)

In 1976, Koepping (1976:30) found a close-knit kinship structure at Cherbourg of an endogenous nature. There were limited choices of available marriage partners, and the resultant cross-linking family ties had led to an increased form of cooperation and overall identification of all the Cherbourg people, tending to break down the old tribal group identities. However, these close ties also led to a certain amount of interpersonal and family friction. The continued practice, over many decades, of sending men out to work after marriage, appears to have led to strongly matrifocal type families according to Koepping (1977:171).

As directed cultural change was maintained by the Cherbourg administration throughout successive Aboriginal generations, much of the traditional knowledge had been lost by the mid-1970s, due to separation from country and sometimes kin, although certain cultural elements had been retained and transformed in various ways. Tribal identities remained strongest for those groups from the local region who could still maintain identity with some of their sacred and secular sites. Other tribal identities were slowly eradicated by inter-marriage and assimilation policies. Nevertheless, forms of cultural revitalisation did occur upon the relaxation of Queensland's *The Aborigines Act 1971* in the mid-1970s and early 1980s and upon the advent of the *Native Title Act 1996*. A modern Aboriginal culture has since emerged at Cherbourg.

Another consequence of the relaxation of Queensland's *The Aborigines Act* in the 1970s, was a gradual drift of single people into Brisbane, although a proportion of this migration resulted in circular mobility, with people returning to Cherbourg due to negative factors in Brisbane such as racial prejudice, police hostility and lack of housing and employment. The assimilation of Cherbourg people into nearby Murgon was also somewhat intimidated in the late twentieth century by discriminatory practices. (Memmott 1991:247,252.)

### **Carnarvon (Western Australia)**

The town is named after Lord Carnarvon who was the British Secretary of State from 1866 to 1874. Gazetted in 1883 and during its early life, the town 'served as a port and supply depot for the surrounding pastoral industry' (Fairfax n.d.). During its peak period (1934), 'the Gascoyne was supporting 1.4 million head of sheep' (Fairfax n.d.). These numbers have declined as pastoralists have become aware of the environmental risk of over-grazing. Carnarvon quickly became the centre of an

efficient wool producing industry and station life was both hard and brutal, especially for Aborigines, who, if not massacred, 'were forced into virtual slavery by the local property owners' (Fairfax n.d.).

*Mungullah* was founded in 1981 on a 'Class C' Reserve vested in the State Housing Commission. Its location is given as Boor St. Up to that time the general area of Boor St. was low lying flat lands on which homeless Aboriginal people camped. The majority of these people had a historic attachment to the Gascoyne region, having worked on the stations and (or) been resident at the Carnarvon Aboriginal Mission run by the Churches of Christ. They were originally from other areas in the north and south of the State. There was also an Aboriginal Reserve where the traditional owners, the Ingarda people, lived. The Reserve had always been prone to flooding and was closed in the late 1970s. The Boor St. people and the Reserve residents were both moved into the Mungullah 'village' in 1981, established on the new 'class C' Reserve.

The Mungullah Community has been through a cycle of ups and downs over its relatively short history. For around the first twenty years of its existence, the community was notable for disorder, violence, excessive drinking and its generally rundown and unkempt appearance. However, by the early 2000s, this situation was beginning to change. A new community manager was able to establish a productive relationship with the community and, gradually, things came under control and the quality of life improved steadily. In 2005, the Mungullah community entered into a Shared Responsibility Agreement with the Australian Government. The main focus of the Agreement was to improve living conditions, to promote healthy activities, and to introduce training programs and employment opportunities in an effort to 'manage their own future and revitalise the community' (Indigenous Studies Program 2007; Aust'n Gov't n.d.). It was proposed that this should be achieved through the provision of a community hall and sports oval that could both be used to promote sports, recreational and cultural activities.

In 2005, the Mungullah settlement comprised 36 single detached dwellings, one triplex and one quadruplex, making a total of 43 dwellings in the community. The average number of occupants per dwelling in 2005 was 3.5 persons. SMEC (2005) reported that regular householders experienced added pressure during times of visitation by friends and family who stayed with them. Household sizes generally doubled during the summer period. At the time of the SMEC Report (2005), Mungullah was under increasing pressure to expand. Housing capacity was at a premium and there was a waiting list due to the number of people wanting to locate to the community, possibly due to the affordability of housing compared to Carnarvon. Within the community, there were two vacant lots that were considered appropriate for residential development. The lot on the eastern side of Mungullah, however, was being used for the storage of disrepaired, abandoned vehicles. (SMEC 2005.)

In 2007, the community had ceased to be a Carnarvon byword for a rural ghetto and its various cultural and infrastructure projects were progressing. Late in that year, the very popular and well respected Community Manager died in a small plane crash and his death hit the Mungullah community very hard. The manager was replaced, but the new man was unable to gain the respect of the community and left after a few months. Along with the failure of the various activities, the infrastructure of the community suffered significantly. For example, the sewerage plant began to fail, and raw sewerage flooded into the streets in the wet season. The affairs of the community fell into disarray and the community began to lose various items of funding and the programs described in the 2005 consultancy report were discontinued. As well, the

Community Housing Manager's position was threatened to be defunded. In 2008, a new manager took the position as a community volunteer and Mungallah appeared to get back on track. The sewerage plant was replaced, the electrical systems for the housing were upgraded, and the level of drinking and associated violence in the community considerably reduced. In 2009, the plan was to concentrate on the cultural and spiritual life of the community with art and music programs in the process of being organised.

The hiatus of administration and governance that occurred between periods of effective management of the community at Mungallah had serious consequences apart from those of failing infrastructure. A good number of files were lost that referred to a wide variety of matters, including documents that concerned community history and the nature of the land title on which Mungallah stands. Most of this has now been replicated and it is now clear that Mungallah stands on a state reserve. The ambiguity about land tenure at Mungallah was reflected in service delivery responsibilities, the leaking sewerage system in particular. No tier of government had been forthcoming in taking the responsibility for funding repairs. (p.c., C. B-J.) The NSW Department of Housing had funded the Community Housing Manager's position as a public service position, which made her eligible for relevant training programs and gave her a career path. The full implications of changes to the community are not yet clear, but the community is hopeful about its future.

### ***Dajarra (Queensland)***

Dajarra was founded circa 1917 as a railway terminal town and was a large droving and rail-trucking centre for live beef cattle from western Queensland, Northern Territory and the Kimberley throughout the middle part of the twentieth century. A substantial Aboriginal population from the Georgina River basin was sustained through employment on the surrounding pastoral properties and railway line maintenance. A series of Aboriginal migrations from Aboriginal bush camps, cattle station camps and the town of Urandangi (to the west) to Dajarra occurred in the mid-twentieth century, with the most significant movements from the Georgina River occurring in the 1960s. These migrations were triggered by a number of factors, including movements enforced by the police under various Acts, forced movements off cattle stations as a result of a decline in the labour required by the pastoral industry, and the introduction of equal wages for Aboriginal stockmen, and enforced school attendance by government welfare agencies. The town's economic boom declined after the 1960s with the introduction of road truck transportation for cattle, and then further again in the mid-1980s with the closing down of the railway station. (Memmott 1996, Memmott et al. 1997, Long 2005.)

Until the late 1960s, most Aboriginal people occupied self-built camps on the edge of Dajarra. In the late 1960s, the first Aboriginal housing was built by the Queensland Department of Aboriginal and Islander Affairs (DAIA) and a succession of building programs have occurred since that time. With the advent of the Whitlam Commonwealth Government in the 1970s and the reforms of Aboriginal Affairs, the Dajarra community was able to establish the Jimberella Co-operative in 1974 which aimed to improve the quality of lifestyle of its members, including with respect to housing. Through a series of Commonwealth grants in the 1970s, 80s and 90s the Jimberella Co-op purchased town blocks on which to build houses.

When the Queensland Aboriginal Acts were relaxed in the early 1970s, permitting freedom of movement by Indigenous people, there occurred some out-migration of a portion of the Aboriginal population of Dajarra to the regional centre of Mt Isa.

However, since the early 1980s the Aboriginal population, because of customary and historical connections to the area, has been relatively stable,<sup>53</sup> and displays a strong sense of 'community'. The Aboriginal population of Dajarra swells during the December to March period when people return for Christmas, school holidays and station breaks, it also swells during the annual rodeo and when funerals occur. Visitors (related kin) come from Mt Isa, Lake Nash, Boulia and the east coast. There is also significant residential mobility within the town, a common characteristic of Aboriginal settlements. (Memcott et al. 1997:24-39.) Households display distinctly Aboriginal lifestyles (externally-oriented) and domiciliary behaviour, and there is a strong sense of community and social cohesion that imbues a sense of communal harmony.

**Table A1: Population change in Dajarra in North-west Queensland, 1976 to 2006.**

	<i>1976</i>	<i>1986</i>	<i>1991</i>	<i>1996</i>	<i>2001</i>	<i>2006</i>
Non-Indigenous	50	30	30	30	21	24
Indigenous	250	146	154	171	163	151
Not stated	No data	4	6	3	6	4
Total:	300	180	190	204	190	179

Sources: Mt Isa Welfare Council (1976), ABS Census data.

### ***Sydney (New South Wales)***

Sydney was established at Port Jackson as a penal colony with the arrival of the 'first fleet' from Britain in January 1788. Sydney Harbour (formerly Port Jackson) was occupied by the Eora on the south and the Kuring-gai (or Gai-mariagal) on the north bank, with the Dharug to the west. Some of these peoples tried to deal with the invasion by negotiation and others by resistance. However, as the first base for the colonisation of the entire continent, settlement was gradually spreading over all of their lands by 1800.

Governor Macquarie had huts built for Aboriginal people in c.1820 to form 'Black Town', which later become the outer Sydney suburb of Blacktown. Aboriginal survivors mostly camped on the fringes of the settlement and, by the late 1870s, a number of sedentary camps existed at Neutral Bay, Double Bay, Circular Quay government boatsheds, Botany and La Perouse. La Perouse was converted to a reserve in 1895 allowing it to develop as a community, but the other camps were broken up. An Aboriginal presence in Sydney did not arise until after World War Two, with rural Aboriginal migrants taking up rental accommodation in the lower-cost suburbs, particularly at Redfern and Surrey Hills. A cohesive inner-city community emerged in the 1950s and established its own service agencies in the 1960s and early 1970s, including the Aboriginal Housing Company, Redfern Aboriginal Service, Redfern Aboriginal Legal Service, Black Theatre, Tranby College, and later Radio Redfern. (Howie-Willis 1994c:1039,1040).

<sup>53</sup> The percentage of non-Indigenous population in Dajarra was relatively constant from 1976 to 1991 at about 17 per cent and is similar to that found in the larger discrete (or Deed of Grant in Trust) settlements in Queensland. It seems feasible that, in the future, the Indigenous populations and agencies of rural towns such as Dajarra, could carry out more and more of the towns' infrastructure support functions, rather than depending on non-Indigenous local government authorities. (Memcott & Moran 2001.)

## APPENDIX 5: SECTION ON IBA & HOIL

Survey Question 3.9 asked: 'Have you got any more ideas about home ownership for you or other people, which you would like to tell us about?' This generated a range of comments on the perceived progress of the IBA and its HOIL program. These comments were not analysed for their statistical relevance. They are largely personal opinions, which stand on their individual merit or fault.

### Call for more information and supportive advice on HOIL at Nguiu

Although IBA was active at Nguiu at the time of the survey, most of the Nguiu, respondents commented on the need for better information and education about making the home ownership choice.

'People need education on money business. Nothing happened yet, waiting for FaCSHIA to do something' (N1).

N1: 'interested in home ownership – to keep things for their children. Need more education about it, i.e. budgeting'.

'Having an introduction, pictures and slides about owning your own home would be good – show it in English and language. Wants Bali-style extension – loves oriental design, has travelled extensively. Presentation to actual homeowners about what to expect' (N2).

'Introduce information into schools about home ownership and budgeting – teach the kids. Kids need to learn more about consequences of actions' (N5).

One recommended: 'We need to write it on *Newsletter* and *Tiwi Times*; write down about home ownerships' (N5).

'Call a public meeting to explain what home ownership is about. What is best 'rent' or 'buy', so people are informed' (N7).

'Not enough education about home ownership, 'nothing really been said about this thing'. 'In a Community, people can't listen to each other'. Best to have skin group meetings to talk about it' (N8).

'Renting to buy? Is that an option? Ask IBA. Meeting to listen and explain home ownership issues. IBA need to train up local person to pass on information about home ownership' (N9).

'Hold community meeting about it. Haven't heard about using skills program or money management program. Martha asked: 'can I buy the new house I will be renting?', i.e. rent to buy' (N10).

'How should we get information out of community? Posters (pictures), training (about what responsibility of homeowner) and workshops. Used to paying rent, and reporting for maintenance – comfortable with it and 'this process. Don't want to own yet' (N12).

'The best way to get information out: (1) posters, (2) Skin group meetings: series of meetings; each family member can have their say' (N17).

### Difficulties of the HOIL process at Nguiu

Consistent with the controversy in recent years surrounding home ownership in the Northern Territory, two of the 17 Nguiu respondents made criticisms about the process of implementing the HOIL scheme. One (N17) was of the view that the 'People who give loans out should be honest with people – tell [them] the truth'. One

(N13) complained that the 99-year lease of land given to the state over house blocks was too long – and that it should only be a 50-year lease. A third stated:

‘Wish it was a lot easier. It’s painful to get through the process. To organise contractors and look at designs and sign so many papers. IBA. Client – trouble managing housing choice process. BIHA – builders’ (N6).

### ***Scepticism about the IBA scheme***

One Sydney interviewee (S2) was originally from the Daly River (NT) where there is most fertile land, with desirable riverfront locations, and bitumen road access. This interviewee was very keen to obtain an IBA or similar home loan, but was vehemently against it happening on Indigenous land, calling such a proposal a ‘land grab’, and saying that many of the people from her country are ‘simple folk’ who would trust anything a white man says and the land (especially the desirable, riverfront land) would be lost as most residents could neither pay for a home nor care for it. There was a risk that if the house was also repossessed, it could then be sold to anyone, including to a non-Aboriginal person to own and live on Aboriginal land (S2).

### **Concern re 99-year lease issue**

A Cherbourg respondent (C11) said: ‘only spoken to one person – talking about 99-year leases. They were unsure whether they could renew after 99 years – were hoping their children could keep the house after the 99 years. I, myself, would be concerned about this.’

### **Ambiguity of rules re an outside Aboriginal person getting a home loan in a community**

A Cherbourg respondent (C11) said: ‘what if another person came from another Aboriginal community and got a job here, would it be restricted for them?’

### **Difficulties in rural towns where IBA is not active**

In response to Q. 3.1.3, one interviewee stated: ‘Aboriginal Land Trust (ALT) should release land for people to build their own houses, give them full ownership. That would stop all these problems like with the overcrowding’ (Ca1).

Three Dajarra interviewees (D3, D11, D16) said people did not know about Indigenous home ownership programs, e.g. ‘nobody that I know has been approached to discuss home ownership, so no-one really knows about it much here’ (D11).

### **Availability of land for home ownership**

One Dajarra interviewee (D16) said: ‘land is a problem to get in Dajarra – Crown Land’.

### **Fear of engaging with a home ownership program**

A Dajarra interviewee (D17) said: ‘remote areas need services like IBA to assist people, also it can be ‘scary’ to some’.

Another from Cherbourg stated: 'Problem/fear – what happens if council or government change policy? Is it set in concrete? Security – long-term for community' (C1).

### ***Economic criteria to meet home ownership***

A Cherbourg interviewee stated:

'Biggest problem will be to finance this for people who are unemployed or living on the pension, government welfare. The only thing stopping people is income and unemployment and lack of education. Maybe government could come up with low rates – maybe \$400 a month for repaying – a lot of people would take on home ownership. Make sure it can be paid back and that it is at a manageable rate' (C2).

Interviewees from Sydney canvassed the following range of views:

'I think it's a way of securing a home for our children. DOH [NSW Department of Housing] policy is for Indigenous people to qualify, they have to be on low income or Indigenous, over 45. Many people are unable to fit the categories. They give a five-year lease, income goes up, they no longer qualify, and there is no incentive. So it is the cycle of poverty' (S15).

'Generally, it is too easy to say 'now let's get more people in home ownership'; it misses the depth of the situation. Getting the finances together is challenging and difficult, and then it is too hard to get into housing because of the financial situation. Focus should be between income earners at \$40-\$80,000 a year who are mid-income earners, not low income earners' (S5). (Interviewer's comment based on interviewee's statement: The current system misses those middle-aged people whose income has now reached around \$45,000; they are ready mentally to buy, and more stable, but no longer qualify for low-income loans assistance.)

'If people have low income, but show they can stay in a property for a long time, they should be given a chance at home ownership' (S1).

'Home ownership is the greatest thing that can happen to a person so you can pass it on and have somewhere to live. The government should make it easier for people to buy their own homes, e.g. rates are high and it is hard for people. It gives a low self-esteem when everything is too expensive so you can't afford it' (S11).

You wish it would be cheaper. I think government should give people a better start. The first home grant is something, but it's not enough. Interest rates, they need to work on that' (S19).

### ***Mainstreaming a low income earner house ownership scheme***

A Sydney interviewee stated: 'Give low-income earners a chance to own their own home, including white people; no favouring. Everybody deserves the right to own their own home' (S18).

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