‘An Alternative Solution’
Self-Provisioned Dwellings on Sydney’s Suburban Fringe 1945-1960

Ms Nicola Pullan
Faculty of Built Environment
University of New South Wales
New South Wales, Australia
n.pullan@unsw.edu.au

Following World War II, Australia was confronted by a severe shortage of dwellings. In 1944, the Commonwealth Housing Commission Report estimated that Australia needed 700,000 new homes within a decade in order to overcome both the existing deficit and meet anticipated demand. Initial plans intended that half this number would be supplied as public housing for low-income families, but this tenure contributed only one sixth of completions by 1950. With significant barriers to obtaining housing through private rentals, large numbers of families faced the long-term prospect of inadequate lodging. In this space of need, the construction of an interim shelter as a first step on the route to an affordable home proved one feasible strategy. The scale and significance of this phenomenon has been neglected in the Australian historical literature. Through a case study of activity at Sydney’s suburban fringe, this paper explores how many home-seekers resorted to what historian Stuart Macintyre (2015) has described as ‘an alternative solution’, and acquired an un-serviced residential lot on which to construct a small temporary dwelling. Drawing mainly on oral histories and archival research, the occupational status of those families that relied on this housing route is surveyed and the financial arrangements which enabled the purchase of land and building materials explored. The paper concludes by suggesting that this method of obtaining a home not only helped ease the post-war housing crisis but enabled self-provisioning in housing to households which historically had been dependent on the availability of rental properties.

Keywords — temporary dwellings; Sydney; NSW Housing Commission; self-provisioning.

INTRODUCTION

In mid-1944, the Commonwealth Housing Commission (CHC) presented the Final Report of its enquiry into the housing situation across Australia. The Report commenced with the premise that ‘a dwelling of good standard and equipment is not only the need but the right of every citizen whether such dwelling is to be rented or purchased’ and proceeded to identify a serious national shortage of housing (CHC, 1944; Hould, 1947). It divided the community into three groups: a high-income group independent in housing provision; a middle-income group reasonably well provided for by existing housing agencies; and a low-income group primarily dependent on housing provided by others and whose housing situation was particularly critical. Improving the housing situation of the low-income group was the primary concern of the CHC and, to do so, it advocated establishment of a government-funded home-building programme (CHC, 1944).

In a political climate where each State was determined to retain responsibility for housing, in 1945 the first Commonwealth State Housing Agreement (CSHIA) was agreed, binding the Commonwealth to provide funds for participating States to undertake construction (Troy, 2012). The Housing Commission of New South Wales (hereafter Commission) anticipated that after an initial three-year period private construction would recover sufficiently to provide half the needed dwellings with the remainder to be supplied as public housing (Troy, 2012). However, a combination of circumstances meant the public program was unable to meet its targets, leaving the vast majority of low-income households still unable to access adequate and affordable accommodation. In response, many Sydney households found an alternative solution in amassing enough money to fund the purchase of a low-priced allotment and occupying a shed, shack, tent or garage while accumulating sufficient funds to build a permanent home (Dingle, 1999).

Financing home acquisition during the immediate post-war period has been the subject of a number of published studies. Hill’s (1959) seminal research investigated the levels of institutional lending between 1945 and 1956, Bethune (1978) concentrated on housing demand and financial policy, while Merrett’s survey of two centuries of housing finance touched on formal and informal funding and attended to puzzlement at the number of post-war world two home-owners who chose to ‘go it alone’ (2000, 247). Each concluded that approximately half the new homes after 1945 were independently funded but did not investigate this housing route in any depth.

Aiming to provide new pieces to help solve Merrett’s puzzle, this paper seeks to recover, understand, and convey in their own words, the means by which owners of temporary dwellings in three of Sydney’s rapidly growing local government areas funded their housing needs. Presented in two parts, the first describes the context for the argument including the housing shortage in NSW, financial barriers which excluded low-income households from home-ownership and the inability of the Commission to provide housing in a timely manner. The second identifies the socio-economic groups that occupied temporary dwellings in the three areas, the Shires of Hornsby and Warringah and the Municipality of Fairfield, and uses interviews to reveal the respondents’ means of funding their housing needs. The proposition explored is that independent funding of land and a basic dwelling enabled access to housing for many families that would otherwise have been forced to rely on public provision. This paper draws extensively on primary sources including property assessment lists, interviews with residents, and federal and state government records. It developed from ongoing research into the role of temporary dwellings in facilitating home-ownership in post-war Sydney and builds on previous papers addressing dwelling typologies, the living conditions they offered and institutional barriers to their existence (Pullan 2015; 2016a; 2016b).

THE POST-WAR HOUSING CRISIS

Historically, low-income residents in NSW have faced considerable difficulty accessing affordable housing. The third Annual Report of the Commission observed that an adequate supply of good housing for low-income earners was an ongoing social problem, and noted that a series of economic recessions and depressions since the 1890s and 1900s had ‘destroyed’ investor confidence in providing homes for the wage-earner (NSW HC, 1949, p. 8). By 1944, a serious housing shortage had become a housing crisis with 160,000 homes needed in NSW, Sydney short about 90,000 homes, and low-income residents particularly affected (Australian Labor Party, 1946). In 1947, the Census recorded an historically low number of vacant dwellings meaning landlords and real estate agents could impose restrictive lease conditions on tenants, including demanding up to £600 ‘key money’ (Bethune, 1978; Byron, 2002; Kass, 1987; Yearbook, 1956). A 1949 Gallup Poll indicated an overall rate of 25% of households sharing a dwelling with the highest rate of overcrowding among the unskilled, where more than 30% of homes contained an extra household (Dingle, 1999). This shortage intensified with continued Government rent control that encouraged the sale of around 44,000 rental dwellings in Sydney by 1961 (SMH, 13 May 1943; Bethune, 1978).

HOUSING AFFORDABILITY

Rents demanded for those rental properties available in Sydney were unaffordable for the average working man.
Housing affordability was based on the ‘normal needs’ of the unskilled worker as defined in the 1907 Harvester Decision, that determined the ‘fair and reasonable’ wages for employees and allowed for housing costs equal to one-sixth (17%) of a working-man’s wage (Macarthy 1967, 495). The CSHA 1945 followed a similar method and concluded that the basic or near-basic wage-earner with a dependent wife and one child could not pay more than one-fifth (20%) of his weekly wage for housing without compromising on other necessities (Ramsay, 1945).

In February 1947, the minimum weekly ‘needs basic wage’ for a fully-employed unskilled working-man in Sydney was 108/- for males and 58/6 for females, reviewed periodically, and rising to 132/- and 71/6 in 1949 and 216/- and 162/- by 1952 (Yearbook, 1948; 1952; 1955). Wages were augmented by an agreed loading according to skills and industrial awards but the base amount was used to calculate the affordability of basic needs, including housing (Yearbook, 1952). After adjustment, 1947 wages for a full week’s work in the various occupations pursued by the predominantly male householders in Sydney ranged from 140/- for a bookkeeper to 176/- for an electrical fitter; 167/- for a painter; 179/- for a plumber; and 161/- to 204/- for a locomotive-driver (Yearbook, 1952).

Thus the highest affordable weekly rent for a minimum wage household under CSHA guidelines was 21/8 for men and 11/9 for women, rising to 28/- and 36/- for skilled tradesmen and 32/- to 40/- for a locomotive driver. Yet in 1947 the average weekly rent charged for a five-room house was between 22/9 for timber and 26 /11 for brick and stone in suburban Marrickville and 16/8 and 18/7 in inner-city Redfern next to the industrial areas of the city or between 20/11 and 23/11 in Granville, forty minutes by train from the city. With the vast majority of Sydney houses built of brick or stone, those low-income tenants who could manage to find a rental property could only afford to live in aging and over-crowded inner suburbs or far from their workplace (Census, 1948).

**HOUSING PURCHASE**

Purchase of a completed house was not an option for the vast majority of these low-income households. The average two-bedroom brick cottage cost around £1,200 in 1939, £1,700 in 1947, £2,500 in 1950, and more than £3,000 by 1951 (Boyd, 1952). In 1946 a credit foncier loan was made available through the Commonwealth Savings Bank, where home purchasers could borrow up to 85% of valuation or £1,250 for up to 35 years and the principle was repaid incrementally with interest added. By 1950, these loans were only offered for new homes, required a minimum deposit of 25% of the bank’s valuation, allowed a maximum borrowing limit of £1,750 over a maximum of 31 years, at a 4.5% variable interest rate (Yearbook 1957, 1957; 1950-51, 1955). Permanent building societies imposed comparable loan conditions on their borrowers.

In 1945, economic planner A. M. Ramsay argued that a £1,000 loan through a bank or government-guaranteed building society carrying 4% interest repaid over 25 years would cost 27/- weekly with additional costs of up to 3/- weekly for rates and taxes, and that the low-income wage-earner could neither amass a large enough deposit nor service the size of loan needed to purchase at these prices (Ramsay, 1945). He noted that neither could such a wage-earner afford sufficient rent to make it economic for private individuals to borrow and build for them as tenants and suggested the only solution for low-income wage-earners was for governments to build houses for lease or sale.

**HOUSING COMMISSION ACTIVITIES IN NEW SOUTH WALES**

In post-war NSW, the newly-established Housing Commission could not provide the number of homes needed within a reasonable period of time. In 1944, the CHC proposed national targets of 30,000 publicly-funded houses under construction in the first post-war year and 40,000 per year for the next three years (CHC, 1944). The NSW annual quotas were 2,500 housing starts in 1946 rising to 8,000 per year by 1947, with the goal of 22,100 homes completed or under construction in the first post-war year and 40,000 per year for the next three years (CHC, 1944). The NSW annual quotas were 2,500 housing starts in 1946 rising to 8,000 per year by 1947, with the goal of 22,100 homes completed or under construction in 1948. Despite these expectations, only 268 Commission homes were under construction in NSW in 1946 and, by May 1948, just 9,747 dwellings had been completed, equivalent to 44% of the target (CHC, 1944).

The Commission was not short of potential tenants. Between March 1944 and June 1948, over 72,000 applications had been received, with nearly 19,000 applicants during the 1947-48 financial year, approximating two-thirds of whom were eligible. During the same period, only 2,716 permanent Commission homes had become available with an additional 878 temporary flats in converted military barracks (NSW HC, 1949). By 1956, the Commission had achieved just over 25,000 completed dwellings in Sydney, the target set for six years previously, and had allocated housing to all eligible 1946 applicants, ‘a good percentage’ from 1947, and a proportion of 1948 to 1956 applicants (1957, 22). With 13,000 to 16,000 new applicants annually and waiting periods up to ten years, the housing needs of many low-income families in Sydney remained unaddressed (NSW HC, 1957).

Macintyre estimated that a third of home-seekers, frustrated by insurmountable barriers to affordable housing, ‘turned to an alternative solution’ (2015, 339). This involved buying inexpensive vacant land, becoming owners, and ‘occupying a garage or shed that served as living quarters’. It has been suggested that many owner-builders were from the middle-class occupations whose income disqualified them as applicants; however, my research into the occupations of temporary dwelling householders in the local government areas of Hornsby, Warringah and Fairfield has indicated that a large proportion of householders would have satisfied the eligibility criteria (Macintyre, 2015).

**RESIDENTS OF TEMPORARY DWELLINGS IN HORNSBY, FAIRFIELD AND WARRINGAH**

Research into property valuation records identified more than 8,000 households who lived in temporary dwellings in the three case-study areas, and also provided the occupations of the owners. These owners were then categorised following the nine ‘Occupational Orders’ utilized in the 1947 Census, with ‘Home Duties’ and ‘Not available’ added (Census, 1947, 1948). Combined results (Figure 1) show that 66% of owners belonged to the Craftsman, Operative, and Labourer Orders, all occupations receiving low or irregular incomes. ‘Home duties’ was the next largest group, with 5% to 14% of dwellings owned by women who did not work outside the home, also commercial occupations - 8% rural - 3%, professional - 5%, administrative - 2%, domestic/protective services - 4% and retired - 2%. The vast majority of
residents in the temporary dwellings identified in the three case-study areas came from low-income occupations.

**Funding Temporary Dwellings**

The second part of this paper draws on thirty-two interviews the author conducted with former residents of these dwellings, during which they were asked how land purchase and construction of the home was financed. The methods of financing revealed in their accounts are then explored. Of the thirty-two households interviewed, thirty used all their savings to purchase land and materials for a temporary dwelling. Twelve also relied on incremental saving to pay for their permanent house. Additional funding sources, firstly for the temporary dwelling and then for a permanent home, included sale of assets; loans from family members; military service payments; private borrowing; and allocations from building societies.

Accumulated and ongoing saving

Helena Coates lives in a bushfire prone area of Hornsby and she and her husband, a carpenter, chose not to borrow but instead relied on what they could save from his wages to pay for land with a brick-only subdivision covenant and a complying garage dwelling which now forms part of the house which she still occupies:

> We took a long time to build our place because we built it as we could afford it, we didn’t borrow... [it needed] to have a certain percentage of brick to be classed as full brick... we’d save a bit of money and buy the bricks, saved up a bit more and buy something else, that’s why it took us so long. See, my vintage, our parents came up through the Depression, they didn’t believe in ‘borrowing’ (Coates, 2015).

Jessie Cheyne and her husband were farmers with a seasonal income so also paid for their first home, a part-house in Hornsby Shire, out of savings. Jessie described how they managed:

> My husband cut all the foundations from sandstone out there, ‘cause money was just short, we didn’t have any money to spare... we spent our weekends before we were married at the little sandstone quarry... cutting the sandstone for the house, all the foundations. We were engaged for three years, which was because we had to work to get everything together for this half-a-house... wages were small and it was just difficult... every penny had to be accounted for (Cheyne, 2016).

Sale of assets

A few families had money available from an earlier investment. Laurie Turtle recalled that his parents’ land purchase in Fairfield was made possible by his mother’s desire for security when a single working woman:

> My mother bought her first property at Canley Vale before they were married; she worked as a seamstress but managed to afford to buy land... which was paid for out of savings from her seamstress job, it was bought outright with no loan. So she was already a landowner when she married, but my father didn’t like the particular block of land... so instead they bought land at 52 Harris St, Fairfield... which included the garage of the original land-holding (Turtle, 2016).

Boris Winterfeldt and his wife arrived in Sydney as Displaced Persons from Estonia and, unlike most migrants, they managed to bring some assets with them. His son recalled:

> Dad got out in time. He didn’t get out penniless... he bought up stuff you could [carry]. The things that held their value were gold, diamonds, furs, and optical instruments (Winterfeldt, 2015).

Support from family, friends and workmates

The difficulties faced by low-income purchasers meant that family support was often needed. The arrangement could be a monetary loan from a family member or in the form of lodging in the house or a garage. If the family was not able to help, friends or employers sometimes provided support.

Like many young couples, the Wagstaff’s were lodging with Jess’ parents in Balmain while they saved for land and materials for a garage. He explained how he paid for the land:

> [Our savings were] pretty close... no other expenses apart from paying Jess’ parents... I worked overtime, day, night... I would get up every morning in the dark... [Jess] would get up at the crack of dawn and get me off to work and I’d hop on the old pushbikes... (Wagstaff, 7 February 2011).

Mark Formby, a draughtsman, had a different financial arrangement:

> I said to Dad, ‘How about you pay the bills and I’ll pay you so much a month and we’ll keep doing that until one of us runs out’... I bought the land, it only cost £300... and my father said, ‘We’ll only buy it if it’s on the high side of the road’ (Formby, 2016).

Taras Kociuba, an immigrant railway stoker, had an arrangement with his brother-in-law Ivan Kowalenko where Taras paid for the materials needed for a garage on Kowalenko’s land which the two households lived in together, then Kowalenko refunded the money when it was needed as a deposit on Taras’ land. He later made a small loan so face-bricks for Taras’ garage-home and house could be ordered in one batch. Kociuba explained that he never wanted to be ‘hung up’ to a bank and neither had enough English to borrow through a formal agreement (Kociuba, 17 February 2011).

Similarly, Romeo Menegazzi’s parents, both farm labourers, borrowed from his great-uncle to buy land and a converted tomato packing-shed dwelling in Fairfield:

> Most of the deposit was raised through Dad’s savings and from his work. There may have been a little bit of borrowing from his uncle, initially, and that was all paid back. And I’m not even sure if they borrowed any money from the bank. I believe most of it would have either been outright purchase with a bit borrowed from the uncle... even though Dad’s wage was not high, the fact that my parents were also getting an income from the produce that they were growing on my uncle’s farm, from the tomatoes and beans, meant that they were able to save (Menegazzi, 2016).

If family support was not forthcoming, informal borrowing was often arranged. Silvia Cerny recalled her father worked in a local pottery and the owner helped them get started (Cerny, 1, 2014). Ivan Zraitel, an unskilled labourer, also had a private arrangement to finance his land purchase. Ivan’s son explained:

> [Dad] bought a residential block in Bridge Rd, Hornsby with a garage already erected on the land. It was paid for with savings and a loan from Mr Wulfhe, where he worked [as a gardener] for 3 or 4 weeks each month for extra money (Zraitel, 2015).
Deferred pay and gratuities

Some home-seekers relied on deferred military pay and service gratuities. On recruitment, service personnel received a daily pay rate with a separate daily deferred pay component which was released on discharge (Long, 1952). For a private with five years’ service, this could amount to £200 and for higher ranks it could be as much as £700 (Peck, 2013). A large number of returned servicemen also qualified under the War Gratuity Act 1945-47 which provided ex-gratia payments after 90 days continuous overseas service or after six months service in Australia. Although War Gratuities payments were postponed until March 1951, applicants could be paid earlier in certain circumstances.

Ramon McDonnell, a clerk, had served in the Pacific. His wife remembers paying for their land and a garage in Asquith:

We had no money at all, this was all we could afford, we had nothing ... My husband was in the war and he spent time in Japan after the war ... He had some money from the Army for doing that and some savings from during the war. That’s what paid for the land and we had nothing left to build a house, but we managed to build this. (McDonnell, 2016).

Solicitor loans

Local solicitors would often arrange mortgages using funds deposited with them for private investment. Margaret Kable worked as a secretary in a solicitor’s office in Fairfield during the 1940s and 1950s and recalled that by the early 1950s the firm employed an extra clerk to manage the increased mortgage paperwork (Kable, 2016). Solicitor loans were faster, more flexible, needed less paperwork and the borrower was not expected to satisfy the same criteria or pay the same fees imposed by the banks, but real estate security was necessary and interest was higher than with a bank (Funding, 2017).

Katiusha Patryn, a domestic worker at Hornsby Hospital, disagreed with a land-sharing partnership arranged by her husband so ended up completing payment for their land and materials for a shack with a solicitor loan:

Went to the solicitor, of course, and I said ‘One of us didn’t like it [breaking the partnership] but I like it, only we haven’t got any more money’, and he asked ‘How much you short?’ I said ‘Everything ... all half the price what he paid’... he said ‘Wait a minute’ and he went straight to the bank, brought me the money. I said ‘I don’t know how much we can pay weekly or something’. He said not to worry (Patryn, Interview 12, 2011).

Taras Kociuba also used funds from his solicitor to supplement his savings and so complete his land purchase:

Two days later... my boss [Les Matthews] ring up the solicitor Steve Tapperell... ‘Steve, Mr Kociuba bought a block of land, did he?’... ‘No, only a deposit.’... ‘Well, you pay it, give him a certificate that he owns it.’ And drops the receiver. (Kociuba, 14 February 2011).

Friendly Society and Life Assurance funding

Friendly Societies and life assurance offices would also provide loans if adequate security were supplied. Friendly Societies were working men’s mutual aid associations that helped with costs associated with sickness, hardship and death. A number were also temperance societies promoting abstinence from alcohol (Tout-Smith, 2003). Membership fees and other funds deposited with the 16 Friendly Societies registered in NSW were invested by the head office on behalf of depositors (Yearbook 1957, 1957).

When the Kings bought land at Kangaroo Point in Sutherland Shire, they planned to live in a garage while building the house but George King, a contracted bricklayer, could not qualify for a bank loan. Instead, they borrowed from the Independent Order of Rechabites. Mr King explained:

Nine hundred pound, the block of land was... we didn’t have too much money, so we got the rest of the money arranged through the Rechabites which was total abstainers they are... I wasn’t a total abstainer but they still want a business deal and loaned the money... they would lend money on different projects...they were nice people to deal with (King, 2016).

Life assurance offices were the fourth largest lenders of housing finance between 1945 and 1960 (Yearbook, 1952; Hill, 1959). After a minimum qualifying period, policy holders could apply for a loan either on mortgage or on an existing policy, with policy cover required to be 75% to 100% of the amount borrowed. Alternatively, the policy-holder could receive the surrender value of the policy if the policy had been in force for six years (Yearbook, 1952). The majority of loans were credit foncier, predicated on 60 to 70% of valuation, with repayments calculated on three years of the borrower’s annual, or no more than 20% of weekly, income. The maximum term was twenty-five years at slightly higher interest than a bank loan (Hill, 1959).

When Taras Kociuba needed money to continue building his brick garage-home, he tried to cash in a policy but had not satisfied the minimum qualifying time so his application was refused (Kociuba, 30 March 2011). Brian Wagstaff, however, managed to obtain a loan through this channel:

I was looking for finance and went to a number of institutions...my brother worked for the Royal Insurance Company and... he said ‘Brian, we are opening a lending body called Australian Natives Building Society’ and because of my relationship with him, he put my application through and they accepted it (Wagstaff, 28 June 2013).

Terminating building societies and Starr-Bowkett schemes

In their pursuit of finance, a large number of home-seekers joined co-operative building societies. These took three forms: permanent; Starr-Bowkett terminating societies; and other terminating societies. Low-income wage-earners participated almost exclusively in terminating and Starr-Bowkett societies. Terminating building societies obtained a pre-determined amount of money from members’ regular contributions based on the number of shares held; and funds borrowed from financial institutions. Once the funds had been disbursed and the loans repaid, the particular society was wound up (Yearbook, 1955).

Mark Jones* decided to join a terminating building society soon after he met his future wife. He explained his reasoning:

I joined a building society and took out a number of shares... you paid in a small monthly amount... It was a Public Service building society...and the interest rate was 3½%... I borrowed £2000 and I was repaying it after I got the loan at £214/6 per month (Jones, 2014).

*Name changed at his request.

With Starr-Bowkett societies the loan pool derived entirely from members’ monthly contributions levied according to the number of shares held, each of which entitled the member to a loan of a specified amount, usually £100, and able to be used for any purpose. Loans could not be appropriated until all subscriptions had been registered, and sufficient funds accumulated. Appropriations were allocated by monthly ballot and, when taken, the monthly subscription increased by
Russell Pinch, a carpenter, started with a Starr-Bowkett society but wanted to build in more-expensive brick so chose to on-sell his appropriation:

We got a building society loan, we were in a Starr-Bowkett before that… it’s like a lottery and they held meetings every month at Epping, and you’d go down and if your marble come out of the barrel, you’d get a loan… we got a draw from them, it was only for £3000, which wasn’t enough so… we sold that and we went into a Building Society in Waitara… when you got to the top of the list they sent you a letter to come and pick up your loan… and that was worth £6,400 (Pinch, 2014).

CONCLUSION

During the post-war housing shortage, low-income wage-earners encountered significant barriers to accessing affordable housing. These barriers included a shortage of rental housing, high rental charges, property investors reluctant to invest in rental housing, manufacturing and building industries incapable of higher outputs, and low or irregular weekly incomes which precluded households from formal borrowing. Although the NSW Housing Commission was established to provide affordable housing, target completions were not achieved quickly enough for the ever-growing number of families in need of a home. With housing otherwise unavailable, the residents interviewed for this research relied on a wide variety of alternative funding sources to achieve ownership of land and materials for a temporary dwelling. For some, this meant investing all their savings and much of their weekly income over an extended period, perhaps combined with their own labour in creating the needed materials. Others sold hard-won assets or accepted accommodation and short-term loans from family, friends or workmates. Exceptional cash accumulations through military service were also employed, with external funding chosen as a last resort. In these cases, the loan was usually minimal and from a private lender, mutual aid society, or financial entity whose borrowing conditions were more easily satisfied by the marginal purchasers than those of formal institutions.

In relying on independent or informal funding, a large proportion of low-income families who historically were tenants were consequently able to satisfy their immediate need for shelter and at the same time achieve ownership of a home.

ACKNOWLEDGEMENT

I would like to thank Prof. Rob Freestone and the two reviewers for their useful comments on the draft of this paper.
McDowell, Mrs., 9 June 2016, early Hornsby resident, at her home in Asquith, interview with the author, digital recording, in author’s possession.
Menezzi, R., 1 March 2016. Interview 1. at the Whitlam Library Cabramatta, interview with the author, digital recording, in author’s possession.
Patyn, K., 2 March 2011, Interview 12, early Hornsby resident, at her home in Hornsby, interview with the author, digital recording, in author’s possession.
Pinch, Russel., 14 December 2011, Interview 12, early Hornsby resident, at her home in Hornsby, interview with the author, digital recording, in author’s possession.
Turtle, L. and Turtle, L., 12 March 2016, early Fairfield residents, at their home in Kurrajong NSW, interview with the author, digital recording, in author’s possibility.
Wagstaff, Brian., 7 February 2011. Interview 1. at his home in Hornsby, interview with the author, digital recording, in author’s possession.
Wagstaff, Brian., 28 June 2013. Interview 4. at his home in Hornsby, interview with the author, digital recording, in author’s possession.
Winterfeldt, V., 6 August 2015, Interview 1, early Hornsby resident, at his home in Turramurra NSW, interview with the author, digital recording, in author’s possession.
Zaitel, R., 20 August 2015, Interview, early Hornsby resident, at his home in Hornsby, interview with the author, digital recording, in author’s possession.