



Australian Government

Indigenous Business Australia

IBA Koori Mail Column

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Home ownership on Indigenous land

In a previous column I commented on the importance of home ownership for Indigenous and non-Indigenous Australians in providing a first step towards economic stability and security for current and future generations.

The rates of Indigenous home ownership continue to rise. However, until recent times the choice of individual home ownership has not been available for Indigenous Australians living in remote communities on Indigenous land. This was due to underlying land tenure not providing sufficient security for a lender to provide a loan.

In remote Indigenous communities, obtaining a home loan can be a turning point as home ownership can provide a positive alternative to chronic public housing shortages and overcrowding.

Important progress has been made in the development and implementation of IBA's Home Ownership on Indigenous Land (HOIL) program, an enabler for the individual purchase of housing on Indigenous land. This program is funded by the Federal Government as part of the overall strategy to address the need for more housing in remote communities.

Following the signing of the 99 year township lease by the traditional owners of Nguiu in the Tiwi Islands and the Office of Township Leasing (OTL), IBA has been working closely with potential home loan clients, the Department of Families, Housing, Community Services and Indigenous Affairs and OTL to roll-out the new HOIL program.

It is important to note that this is pioneering home ownership on Indigenous land because it's the first community that has taken the option of an alternative choice. If people are tired of waiting for public housing, have an income and the capacity to service a loan, we believe that an option should be there for individuals to own their own home on Indigenous land.

More recently, the signing of a township lease over the communities of Angurugu, Umbakumba on Groote Eylandt, and Milyakburra on Bickerton Island, has paved the way for the HOIL program to begin there.

In Queensland, IBA has been working closely with the Queensland Department of Aboriginal and Torres Strait Islander Housing and the Department of Environment and Resource Management to promote the HOIL program. Progress is being made with the roll-out of the Mapoon Home Ownership scheme, and encouraging discussions taking place with other Shire Councils.

Achieving home ownership on Indigenous land has initially been slow, as it needs to be underpinned by long-term leases that provide security of tenure for both borrowers and lenders. Setting up systems, and community education and acceptance, also takes time.

I am pleased that there has been progress in the Tiwi Islands with nine loans recently approved at Nguiu following the previous loan approved on Melville Island where the construction of a house is nearing completion. At Nguiu, IBA has just commenced the construction of four low cost, two and four bedroom homes, which will further stimulate interest in private ownership. Negotiations are also taking place with 13 other families on the Tiwi Islands who want to purchase a house.

I am mindful that there is still a long way to go in providing home ownership options on Indigenous land, but every story has a beginning. It is up to all of us to make sure that home

ownership on Indigenous land programs are supported and resourced, so that Indigenous Australians living in remote areas can share the dream of owning their own home.