

# Home ownership key to ending dysfunction

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## **INDIGENOUS Australians are being denied their right to own the house they live in.**

INDIGENOUSLY owned and controlled lands comprise nearly 20 per cent of Australia. This is equivalent to the 20th largest country in the world. Except for recent long-term leases in Tiwi, Groote Eylandt and Bickerton Island townships, Aborigines and Torres Strait Islanders cannot access secure titles to homes or business premises on 99.9 per cent of their lands.

Unscrambling 30 years of government failure to give full land rights to indigenous Australians will take time.

Indigenous landowners can do much of the work necessary for private property to coexist with communal property, although mindsets conditioned by years of dependence stand in their way.

Australia cannot wait any longer to end the poverty and dysfunction emanating from remote communities. Most social housing tenants on indigenous land should therefore be immediately offered the choice, at no cost, of owning the home in which they live. New private homes should also be built.

Unconventional mortgages are available for transportable homes. They can be developed for homes awaiting secure titles.

Throughout Australia, communal and private property rights exist side by side. Schools, hospitals, government offices, parks, roads and bridges are public property. When we drive our cars on to the street, we are moving from private property to public property. Private houses and businesses do not destroy communal property, they complement it. Our standard of living is based on most people living in private houses and working in private business. Only the 70,000 Aborigines and Torres Strait Islanders living on indigenous lands cannot leave their homes to their children.

Governments have been focusing on social housing for Aborigines and Torres Strait Islanders for decades, but the media constantly shows that substantial numbers of the 13,000 existing social dwellings on indigenous lands are fit only to be bulldozed. Many of the others would not be granted a certificate of occupancy in mainstream Australia. More than 20,000 households are crowded into these 13,000 social dwellings. Despite planned expenditure of more than \$6 billion by the commonwealth alone, present refurbishments plus new construction will result in at most 17,000 dwellings. This is still far short of the existing number of households, let alone enough for the new households being formed.

Government houses cost taxpayers \$400,000 to \$900,000 each. Yet similar private houses can be delivered for \$200,000 to \$250,000. Evidence of high demand for private homes on indigenous lands has been ignored. Families want to own their own homes and can afford to buy them. Government subsidies to private home owners (such as first-home-owner

payments) considerably exceed public housing benefits but are denied to Australians on indigenous lands.

Although government policy focuses on social rather than private housing, it is not being built in outstations, leaving in limbo existing dilapidated shacks that lack kitchens, bathrooms and living rooms. In townships, new social houses are built at inflated prices, and they could be sold to tenants only after subsidies of hundreds of thousands of dollars. The uptake would then be so high that there would be no social housing left.

Years of failure to identify individual landowners have resulted in the inability to use indigenous lands productively, which leads to the waste of royalties and other benefits. Individual owners must be identified so that they can take control over their lands by agreement with local government on land use and conditions for long-term leases for private housing and business.

Pending the allocation of secure title, three groups of social housing tenants should immediately be given the option of taking ownership at no cost of the houses they live in: tenants who have been paying rent for more than 10 years, tenants in communities where governments are no longer funding new social housing and tenants of houses that cannot be certified for occupancy, in communities where governments continue to provide new social housing.

Such privatisation would more meaningfully compensate for shocking housing conditions than apologies. Under many existing tenure arrangements, all improvements including houses and other buildings, even where constructed or funded by housing associations, territory, state or federal governments, are owned by the relevant indigenous land trusts or councils. Most of the tenants of social housing on indigenous lands are thus in effect the owners. Those who opt for ownership could immediately begin to improve their dwellings. Indigenous families could build their own homes. There is no land shortage in remote Australia.

A million dollars enabling private housing would save a billion dollars of public housing. The positive social consequences of home and business ownership include more and regular employment, increased savings, greater individual and family responsibility and less mobility, leading to better school attendance.

If royalties were paid into dedicated individual accounts such as superannuation accounts as individual landowners were identified, ample finance would become available to kickstart housing and business.

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