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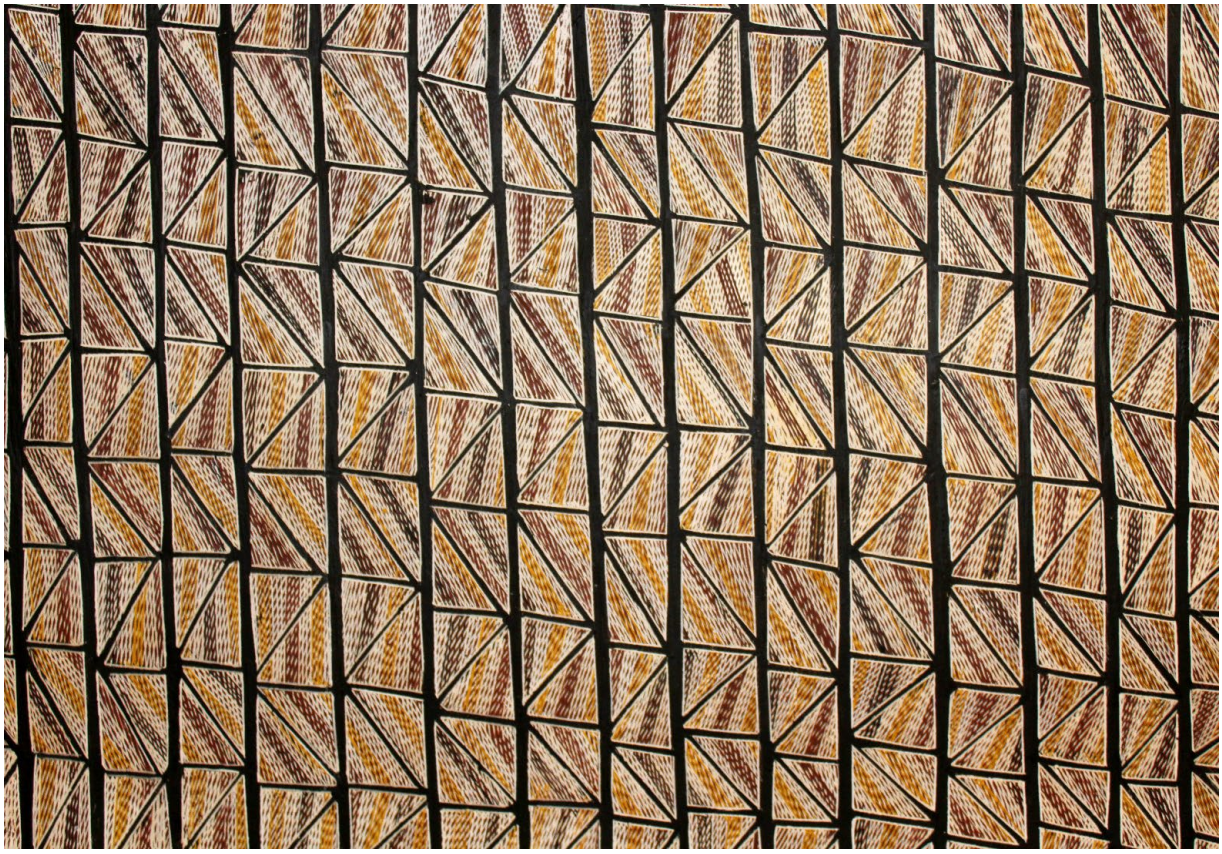

EXPERIENCES OF HOME OWNERSHIP IN A REMOTE INDIGENOUS COMMUNITY

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Experiences of home ownership in a remote Indigenous community

L. Terrill

Abstract

In 2007, the Australian government introduced a program to encourage the uptake of home ownership in communities on Indigenous land. At the time the only community to take up the option was Wurrumiyanga on the Tiwi Islands in the Northern Territory. There have as a result been 16 grants of home ownership in the community and a further grant at a nearby outstation. This paper reports on the experience of homeowners under the program.

That experience has been mixed. Participants identified a range of positive features, such as greater authority and control, but also a range of challenges and in some cases significant hardship. The experience of Wurrumiyanga demonstrates that remote home ownership is different to other contexts and that ongoing support is required. A key motivation for participants entering into home ownership was the hope that it would provide an opportunity to build wealth for themselves and their family. This occurs against a backdrop of considerable poverty and few accessible options for investment. There are, however, reasons to be concerned about the long-term financial impact of remote home ownership and its ability to perform this function of accumulating and transmitting wealth. There is a risk under current policy settings that participants will instead suffer financial loss. Where home ownership is offered in other remote communities, participants require clear advice on the policy framework and long-term prospects.

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The author thanks the Tiwi homeowners and other interviewees who gave generously of their time and expertise and who facilitated the research by making introductions and drawing attention to issues. I thank the Tiwi Land Council and the Office of Township Leasing for their support and assistance with community visits and the Wurrumiyanga Consultative Forum for their advice and feedback. My appreciation of the topic has benefited greatly from conversations with current and former colleagues, particularly Sean Brennan and Jayne Weepers. My sincere thanks also to the staff at CIPR and POLIS for facilitating the publication process and to the two anonymous reviewers for their careful and perceptive comments.

Acronyms

ACCC	Australian Competition and Consumer Commission
AHURI	Australian Housing and Urban Research Institute
ANU	Australian National University
APY	Anangu Pitjantjatjara Yankunytjatjara
BIHA	Bathurst Island Housing Association
CAEPR	Centre for Aboriginal Economic Policy Research
CIPR	Centre for Indigenous Policy Research
CSRM	Centre for Social Research and Methods
CYI	Cape York Institute for Policy and Leadership
DOGIT	Deed of Grant in Trust
EDTL	Executive Director of Township Leasing
HOIL	Home Ownership on Indigenous Land
IBA	Indigenous Business Australia
IHOP	Indigenous Home Ownership Program
NPARIH	National Partnership Agreement on Remote Indigenous Housing
NT	Northern Territory
OTL	Office of Township Leasing
RIHL	Remote Indigenous Housing Loan
UNSW	University of New South Wales

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Executive Summary

This Discussion Paper provides the first contemporaneous study of home ownership in a remote Indigenous community. It describes the Australian government's introduction of the Home Ownership on Indigenous Land (HOIL) program in 2007, which aimed to facilitate the uptake of individual homeownership in communities on collectively-held Indigenous land. The community of Wurrumiyanga on the Tiwi Islands was the first, and for many years the only, community to take up the option of home ownership under the scheme. There have as a result been 17 grants of mortgage-based home ownership on the Tiwi Islands.

The paper documents experiences of homeowners to date, drawing on interviews with 16 of the 17 Tiwi households who participated in the scheme, together with interviews from other relevant stakeholders and analysis of publicly available reporting and media. It provides a comprehensive analysis into the background, roll-out and economics of the HOIL scheme, including the benefits and challenges facing Indigenous homeowners in the Tiwi Islands.

The paper reveals that while homeownership was not a demand-led reform — having been introduced in response to changes in high-level policy — it was actively adopted by a small number of residents of Wurrumiyanga. Tiwi homeowners used the opportunity offered by HOIL to pursue their own aspirations, primarily seeking to build long-term wealth and provide security for their families, even if the short-term financial burdens were substantial. Many homeowners also described significant non-economic benefits, including pride, autonomy, and a sense of legacy.

Despite these positive sentiments, the economic challenges have been significant. High maintenance and construction costs, low incomes, limited employment opportunities, and geographic remoteness combine to make the financial sustainability of homeownership precarious. Several homeowners have experienced hardship, including difficulty meeting mortgage payments and dealing with maintenance issues. Some properties became vacant or were rented out, and one was repossessed. While some homeowners identified benefits in the form of responsive support services, these are not inherent to the homeownership model and rely on continued long-term assistance. Key existing support structures cease when mortgages are repaid. Perhaps most concerningly, challenging and uncertain prospects for resale puts the investment of Tiwi homeowners at significant risk should they or their families wish to realise their investment in the future.

The paper concludes that homeownership in remote Indigenous communities is not the same as homeownership in other contexts and cannot function under a "set and forget" model. Homeowners in Wurrumiyanga require on-going tailored support in certain areas. There remains a need for a long-term policy that addresses the unique conditions of home ownership in remote communities. Without such reform, there is a risk homeowners may suffer significant financial loss. These findings have relevance to home ownership schemes in other remote communities, including in Queensland and as currently proposed in Western Australia

Introduction

When they gave me the opportunity, I thought, you know, "You don't get opportunities like this all the time." And so I thought, "I'll leave something behind for my kids and my grandchildren." (Tiwi Homeowner)

You have to tell Indigenous people the truth about home ownership, what's the downside and what's the upside. (Tiwi Homeowner)

In 2007, the Australian government introduced a program to encourage the uptake of homeownership in communities on Indigenous land. It was a high-profile reform that attracted considerable media attention.[1] The first, and for several years the only, community to take up the option of home ownership under the program was Wurrumiyanga,[2] on the Tiwi Islands in the Northern Territory. There are as a result now sixteen grants of homeownership in Wurrumiyanga and one further grant at an outstation on the nearby Melville Island. This article reports on the experiences of people who became homeowners under the scheme, on their reflections about the reform, the issues that have arisen and the challenges they have faced.

Home ownership in remote Indigenous communities has been rare and this is the first research that directly reports on the experience of participants. As will become clear, that experience has been mixed. While the achievements of participants have been considerable so have been the challenges. The article describes how there have been upsides to homeownership for some participants, but also hardship for others, and several of the more naïve predictions about the benefits of home ownership have not been realised. Significantly, real questions remain about its long-term financial impact for all participants. To the extent it forms part of the future housing mix for remote Indigenous communities, home ownership requires supports that address the particular challenges of the remote context and befit the long-term nature of the reform.

The article is set out in six parts. Following this introduction, the article sets out the background to the topic, identifying the barriers to home ownership, earlier attempts, existing literature, and the methodology for this research. The next section describes the introduction of home ownership in Wurrumiyanga. As is often the case, this reform was introduced not in isolation but alongside other reforms that interact with it, in this case township leasing and a set of broader housing reforms. This section also provides an overview of the different policy eras that have transpired since 2007 and finishes with a brief overview of outcomes in Wurrumiyanga. The following two sections detail the experience of participants in Wurrumiyanga, the benefits and the challenges. Ultimately, much of what is possible with respect to home ownership turns on economic questions, and so a separate discussion of the challenging economics of remote home ownership is provided. It is here that long-term concerns are identified. The section describes how home ownership is a trans-generational reform and considering its economic impact requires a whole-of-life approach. The article concludes with an overview and discussion of the main themes and areas where further research is indicated.

The findings are more fully summarised in 'experiences of home ownership: benefits and challenges', however a few conclusions may be noted at the outset. The research makes clear the extent to which home ownership in remote communities is different to home ownership in other contexts. It is a mistake

[1] For an overview of media responses see Sanders, 2005, pp. 1–2.
[2] The community was formerly called Nguiu. The name was formally changed to Wurrumiyanga in 2010.

for governments to treat their role as enabling a transition to a new form of housing and then getting out of the way. A 'set and forget' approach will cause harm. Homeowners in Wurrumiyanga have required ongoing support with a range of matters and too little attention was given to long-term structures when the reform was introduced. The current supports are time limited and there remains a need for a long-term policy that addresses those ongoing needs.

Remote communities experience very high levels of poverty and a key motivation for entering into home ownership was to build intergenerational wealth. It is not clear that remote home ownership can deliver on this objective under current policy settings. An examination of the economic context reveals a need for further policy engagement, without which there is a risk that homeowners may suffer significant financial loss. This also means that where home ownership is being introduced in other remote communities – as has been occurring in Queensland and is proposed in Western Australia – there is a need for clarity and transparency. In particular, homeowners need know whether they are being offered an investment, albeit a challenging investment, or are instead being invited to take on a form of housing that is more expensive but delivers non-financial benefits. Each of these concerns is explored in greater detail below

Housing and home ownership in remote Indigenous communities

Remote areas, distinct communities, low incomes, Indigenous land

EThere are several reasons why home ownership in a place such as Wurrumiyanga is complicated. One is that the community is situated on communally owned Indigenous land,[3] which means that some new form of tenure must be created for homeownership to occur at the household level. Another reason is that the community is geographically remote, which is to say that it is remote from labour markets, from services and suppliers, and from other housing markets. This has a more significant impact and leads to some of the greatest challenges. Housing costs are higher in remote communities, while jobs are fewer and average incomes are significantly lower (Sanders, 2005). A further reason home ownership is more complex is that Wurrumiyanga is culturally distinct. It is a predominantly Tiwi community and while not itself homogenous – as the research demonstrates, within the community there are different life outlooks – Tiwi hold different values and ascribe to different beliefs than the general Australian population. Distinct cultural values impact on the way houses are used, relationships are negotiated, money is processed and obligations are understood, all of which have consequences for home ownership.

The obstacle that has attracted the most public attention has been communal ownership of Indigenous land. In a practical sense, this is also the easiest challenge to address.[4] On most Indigenous land in Australia it is possible to provide for homeownership through a transferable lease, or in the case of Wurrumiyanga (for the reasons set out below) through a transferable sublease.[5] Home ownership

[3] The term 'Indigenous land' is used in this paper to refer to Indigenous-specific forms of land ownership, as created through statutory land rights schemes or recognised through native title.
[4] Note that it is different with respect to First Nations land in the United States and Canada, where particular property forms and jurisdictional differences create more complex legal challenges with respect to homeownership and mortgaging. Despite those challenges, home ownership on First Nations land in those countries is significantly more widespread than in Australia.
[5] Exceptionally, in New South Wales it is possible for homeownership on Aboriginal land to occur through a transfer of the fee simple: as described in Crabtree et al., (2012 p. 53).

through leasing/subleasing is not unusual, it occurs in a number of other places including Canberra, parts of England and several countries in the Pacific. It requires additional legal steps and is not entirely without issue, particularly at the point of expiry/renewal, but those issues are not unique. There are also some Indigenous communities in Queensland and the Northern Territory that for historical reasons contain areas of ordinary freehold or other types of non-Indigenous land.[6] Several of the findings of this research are relevant to remote Indigenous communities which contain ordinary freehold, as well as to discrete Indigenous communities in less remote places such as town camps, while none of the issues reported by homeowners at Wurrumiyanga were related to tenure

This combination of factors – communal land ownership, remoteness, lower incomes and cultural distinctiveness – combine in the fact that almost all existing housing in Indigenous communities is social housing. This continues to be the case in Wurrumiyanga: while 16 houses have been made the subject of homeownership, several hundred continue to be social housing. Among some proponents, it was hoped that home ownership might become the predominant form of housing in remote Indigenous communities. There is nothing in the experience of the last decade and a half to suggest that this is likely to be the case, certainly not under current policy settings. In Wurrumiyanga the uptake of homeownership has plateaued while in several other Northern Territory communities where homeownership has been offered there has been no uptake at all.[7] It has now been introduced in several Queensland communities (see below) but overall numbers remain modest. The research confirms just how difficult remote homeownership can be, especially for people without stable work, which describes most residents in Wurrumiyanga and other remote Indigenous communities (Sanders, 2005, p. 14). It currently appears, as most people did anticipate, that where it is introduced home ownership will be the exception rather than the norm.

In some ways its exceptional nature adds to the challenges of homeownership. It can add to the cost of providing support to homeowners as there are fewer economies of scale. It results in a resale or secondary market that is smaller, more volatile and less certain. It also means that policies with respect to social housing have a direct and ongoing impact on home ownership. It appears, for example, that from 2010 as the supply of social housing increased, and the quality of those houses improved, the demand for homeownership in the Northern Territory decreased. This makes it harder for existing homeowners to sell if they need to. Homeowners are also aware of the fact that their neighbours in social housing have been provided with upgrades that do not extend to their own houses. These are some examples of the way policies interconnect and are a further reason why governments – who designed, promoted and implemented the home ownership reforms – have ongoing responsibilities to people who have bought homes. The article describes the steps taken to date by two organisations, the Office of Township Leasing and Indigenous Business Australia, to address those responsibilities, and identifies where additional steps need to be considered in the longer term.

Limited history of home ownership

While rare, there have in fact been some prior instances of home ownership in remote Indigenous communities. The most widespread was under ‘Katter leases’ in Queensland. Between 1986 and 1991, amendments introduced by the Hon. Robert Katter allowed Aboriginal and Torres Strait Islander people

[6] Examples include Finke and Kalkarindji in the Northern Territory, where there is currently no home ownership, and in Hopevale in Queensland, where home ownership has now been introduced.
[7] There have been no public reports of home ownership in any of the other communities with a township lease. An evaluation of township leasing in 2021 reached the same conclusion: see Yaran Business Services (2021, p. 58).

to apply for a perpetual housing lease over DOGIT land (Maurus, 2017, pp. 190–191), then the dominant form of Indigenous land in Queensland. At least two to three hundred leases were granted, while several hundred applications were still being processed when the policy was revoked by a new government in 1991.[8] Only peppercorn rent was charged under the leases themselves, and houses and other improvements were sold at an agreed price (Maurus, 2017, p. 191). There were around 85 Katter leases granted in the community of Kowanyama, and Moran (1999) reports that houses were valued at between $2000-$10 000, with most in the $2000-$3000 range (pp. 17–18).[9] Purchasers obtained a small government grant and 'paid the balance from payroll deductions' (Moran, 1999, p. 18).

There were no contemporaneous studies of peoples' experiences of Katter leases, however subsequent studies have identified very poor outcomes. By 1999, Moran found that all subject houses in Kowanyama had 'deteriorated to an unacceptable standard' such that the 'Council has for some time been trying to take over these leases in order to replace the houses'(p. 18). There are similar reports of houses becoming run down in the Torres Strait (Maurus 2017, p. 195). Several explanations have been advanced for these outcomes:

- that houses were in poor condition and nearing the end of the life cycle when sold (Cape York Institute for Policy and Leadership (CYI), 2017, p. 109). In Kowanyama, for example, most of the houses had been built in the 1960s – to a basic design – and were at least 20 years old at the time of sale. Moran notes that by 1999 they were 'now over 30 years old which is beyond the average life cycle of housing units in Queensland' (p. 18);
- there were no education programs and homeowners were provided with no ongoing support (CYI, 2017, p. 109; Moran, 1999, p. 18);
- inheritance issues were dealt with poorly, which resulted in a confusion and legal complexity when homeowners passed away (Moran, 1999, p. 18);
- according to Moran (1999), it was a 'government initiative pushed by the external stakeholders' rather than a community initiative (p. 18); and
- according to the Cape York Institute (2007), families were not required to make a sufficient financial or other commitment to the purchase of the house so their 'sense of responsibility and ownership remained unchanged' (p. 109).

There have also been grants of home ownership on Aboriginal land in New South Wales where the state-wide Land Council 'strongly supports home ownership for Aboriginal people' and provides guidance on the process (New South Wales Aboriginal Land Council, n.d.). The extent to which this has occurred is not documented. Much Aboriginal land in New South Wales is in urban and regional areas, which is a very different context to remote communities. Crabtree et al. (2012) describe how when one Local Aboriginal Land Council made rental homes available for purchase by tenants at a discounted rate, a majority of purchasers then sold their houses to outsiders, including unscrupulous real estate agents who on-sold the houses for a windfall gain (p. 53). That is not a dynamic that has occurred in Wurrumiyanga, where the only form of 'outside' interest has been from service organisations operating

[8] Maurus reports that in the Torres Strait alone there were 354 applications, with 61 granted and a further 177 validly entitled but still not yet granted: Maurus, (2017, p. 193). Moran estimates that 200 to 300 perpetual leases were granted and 400 further applications were made across Queensland: Moran, (1999, p. 13).
[9] Maurus (2017, p. 191) reports that 'in the Torres Strait, the house cost is a peppercorn'.

in the community. Some of those organisations have reportedly shown an interest in buying, and have gone as far as renting, at least two of 16 participating houses.

There have also been homeownership schemes that have extended to remote towns with a large Indigenous population. One reported-upon example is in Meekathara, a remote town in Western Australia, where a number of Aboriginal residents purchased homes from the state government under its Keystart Program (Beer er al., 2011, p. 104). While numbers are not provided, a report from 2011 found that 'few' purchasers had been able to maintain ownership of their homes. The authors found that people were not fully prepared for the high costs of repairs and maintenance, which some were simply unable to afford, that there were difficulties getting access to tradespeople, and that some houses suffered extensive damage due to vandalism when the owners were absent (Beer et al., 2011, pp. 104–105).

Against this background, Wurrumiyanga can be seen as a relatively successful program. All homeowners have faced challenges, and some have experienced considerable hardship, but most are still in their homes. With support, they have navigated a decade and a half of homeownership, in a climate that is notoriously hard on housing components, and in many cases over houses that were already old. There are lessons to be learnt from Wurrumiyanga about what has worked, as well as areas that require further attention.

Why introduce home ownership?

Before addressing the outcomes of homeownership in Wurrumiyanga, it is useful to consider why it was introduced and what it was hoped might be achieved. To begin, this was not a situation of the government responding to community demand. Rather, there was a high level policy decision that home ownership should be encouraged and an active program to promote it in communities (Terrill, 2016, pp. 133–141). However, that is a familiar dynamic for remote communities and residents do not simply adopt government preferences. While their autonomy is often undermined by frequent changes in the policy landscape, and while they will be influenced by the information they are provided, they also navigate policy shifts with a view to advancing their own priorities within the constraints available. The people charged with implementing a reform within and on behalf of the government will also shape it in a way that reflects their personal experiences, and not just their understandings (or misunderstandings) of the intentions of senior decision-makers. For any reform, including this one, there will be a variety of rationales amongst the different participants, as well as further views expressed by external commentators.

Broadly, those rationales can be divided into four groups: economic benefits for homeowners, non-economic benefits for homeowners, improved housing outcomes, and broader social and cultural change. There have been two multi-site surveys, published in 2001 (Moran et al., 2001)[10] and 2009 (Memmott et al., 2009a), on the extent of interest in homeownership in discrete Indigenous communities across Australia and the reasons for that interest. Both document an interest in the potential economic benefits of homeownership, from a long-term rather than short-term perspective. The authors of the second survey describe how the 'current and earlier studies confirm that the primary motivation of Indigenous home-owners is intergenerational asset building for future generations and housing

[10] For earlier reports on interest in home ownership see the list of publications identified by Moran (1999, p. 1).

security, rather than short-term financial gain' (Memmott et al., 2009a, p. 3). As discussed below, this is consistent with the findings in Wurrumiyanga.

This concern with accumulating and transmitting financial wealth occurs against a backdrop of considerable poverty. It also reflects the dynamic and heterogenous culture of remote communities, where for some people there has been a shift towards a greater focus on long-term financial security (Neutze, 2000, pp. 485, 488, 493–494; Peterson, 2013, pp. 166–176; Sutton, 2008, pp. 169, 172–173). In their survey of Indigenous home ownership more broadly (beyond remote communities, that is), Szava and Moran (2008) observe that the household composition of people who have become homeowners tends to be 'more characteristic of average urban Australian families than of the multi-family and -generational households common to remote Indigenous settlements' (p. 10). This too was consistent with the findings in Wurrumiyanga. Remote communities are also places where people are exposed to few other options for accumulating and transmitting financial wealth, making it more significant that home ownership might offer this option. It is important, then, to be clear about how well homeownership performs this function in the remote context. The findings from Wurrumiyanga are at best equivocal and at worst concerning. It is argued below that additional steps are required to protect homeowners from the risk of financial loss.

Homeownership can also deliver a range of non-economic benefits, and this was an area where positive outcomes were more easily identified at Wurrumiyanga. Most participants were clear that homeownership gave them greater authority and control, for some a sense of pride, or greater security, and in some cases quite simply access to a house when they didn't have one and the wait for social housing was long and uncertain. Homeownership has also involved a range of challenges, which for some have been considerable. There is significant ongoing work involved in maintaining ownership of a house in a remote community.

Several commentators expressed the view that homeownership also offered an 'opportunity to radically change the socio-economic environment of housing' in remote communities (Memmott et al., 2009b, p. 5), to improve housing outcomes through improved care of houses and longer housing lifecycles (Beadman, 2004, p. 30; Fien et al., 2008, p .13), to expand housing supply options (Hughes et al., 2010), and/or to lower overall costs for government (Hughes et al., 2010).[11] Achieving these goals in any meaningful sense would require that homeownership be widespread, whereas in practice the uptake of homeownership has been low and has plateaued. And for the small group of participants in Wurrumiyanga the results have been mixed. Homeowners describe taking pride in caring for their houses, but also describe how hard it is doing so in the remote context. Three out of 17 owners have at some point found the challenges so overwhelming that they have had to step away. There was no evidence of homeownership creating a cheap alternative supply pathway: it has to date been an expensive reform to implement and will require a significant ongoing commitment from governments to maintain.

The final set of rationales, those of inducing broader cultural change, were articulated often during the broader debate that accompanied the introduction of home ownership. For some this was part of a project of creating 'a shift towards a less traditional, more economically integrated culture' in remote communities.[12] For example, then Prime Minister John Howard (2005) said he supported homeownership

[11] More recently, it has been reported that one of the rationales for land tenure reform in the Western Australian community of Bidyadanga has been to enable home ownership and help the government 'reduce its massive remote housing bill': see Taylor (2024, p. 6)
[12] See the debate described at Terrill (2016, p. 142).

because '[h]aving title to something is the key to your sense of individuality … and I don't believe that indigenous Australians should be treated differently in this respect'. This distinctly assimilationist framing coloured the way the reform was received. A prominent journalist described how the Prime Minister appeared 'bent on taking the white picket fence to remote Aboriginal Australia' (Grattan, 2005, p. 17). From a different perspective, CYI argued that homeownership was one part of moving communities away from 'passive welfare'. They argued that an exclusive reliance on social housing in remote communities was 'central to the problem of passive welfare' (Pearson, 2018), and consequently proposed a broad shift to homeownership (see also CYI, 2007, p. 107; Empowered Communities, 2018). This argument again relies on widespread uptake which has not occurred in Wurrumiyanga, where the people participating in homeownership have been those who were already in jobs. Some have expressed concern about having to work more and for longer so as to meet their financial obligations.

Existing research

Existing research on remote Indigenous home ownership is relatively limited.[13] One area of interest has been the question of how the introduction of homeownership might occur. Authors such as Moran (2001, pp. 2–3) and Memmott (2009a, pp. 97–104) might be described as cautiously supportive. With a mind to earlier failures, they recommend a range of measures and supports such as subsidised mortgages, specialist programs to reduce construction costs, buyback schemes and ongoing support with maintenance, and argue that homeownership will only work for the few. Noel Pearson and the CYI are more ambitious. Reflecting their concern that social housing is a form of harmful welfare, they propose a broadscale shift to homeownership.[14] They also argue that the process needs to be managed carefully, and in particular that homeownership must be made both affordable and economically rational (CYI, 2007, p. 110). To that end they make a suite of recommendations, including extensive subsidies to enable houses to be sold at market value, greater input into design, and the use of pride of place programs (CYI, 2007, pp. 107–119). Hughes, Hughes and Hudson, from the Centre for Independent Studies, are the most optimistic, arguing that a 'million dollars spent supporting private housing would save billions of "social" housing expenditure' (2010, p. vii). They propose giving most social housing tenants the option of owning their houses at no cost (Hughes et al., 2010, pp. 17–18), and argue that, as markets are more efficient than governments, making land available to private builders will enable the construction of new houses at a price that are affordable to residents relying only on existing government subsidies (Hughes et al., 2010, p. 7).

The Australian government first announced its intention to introduce home ownership in remote Indigenous communities in 2005. The reform was met with some concern and led to several publications pointing out the issues and barriers. Altman et al., (2005, pp. 10–16) detailed the several economic obstacles. Similarly, Sanders (2005) explained why the economic context of remote areas means that low rates of homeownership should not simply be framed as evidence of a deficit. Dillon and Westbury (2007) were concerned that promoting home ownership was politically astute but practically ill-considered (pp. 170–174). Wensing and Taylor (2011) detailed the risks and downsides that could result from the rushed introduction of tenure reforms to enable home ownership.

Research interest was greatest in the period during and after the Australian government reforms that led to the introduction of home ownership in Wurrumiyanga and has, with some exceptions (Maurus,

[13] There is a broader literature on Indigenous homeownership in other contexts: see Long et al., (2007, pp. 9–10).
[14] See also Empowered Communities (2018).

2017; Terrill, 2013), abated since then. However, remote home ownership has retained currency as a policy objective. It has been identified as such in several government reports: by the Commonwealth government (Australian Government, 2010; 2015; Forrest, 2014), the Queensland government (Department of Communities, 2010), and Australian governments collectively (Select Council on Housing and Homelessness, 2013). It is described below how the Northern Territory government introduced a targeted remote homeownership scheme in 2014. In Queensland (2019), the government has since 2017 committed $75 million 'to provide Aboriginal and Torres Strait Islanders living on Indigenous land with pathways to private home ownership', and at least 75 grants of home ownership have been made in remote communities (Queensland Government, 2019, p. 13). In 2024, the Commonwealth and Western Australian governments announced plans to introduce tenure reforms and support the uptake of home ownership in remote Indigenous communities in that state (Taylor, 2024; Prestipino, 2024).

Methodology and overview of this research

The research primarily draws upon interviews with sixteen of the seventeen households who have participated in home ownership on the Tiwi Islands,[15] together with three interviews with residents who did not participate, and interviews with six people working in support organisations: the Office of Township Leasing, Indigenous Business Australia and the Northern Territory department responsible for housing. Interviews were semi-structured and conducted in English. The interviews were then transcribed and subject to a thematic analysis. At several points, data from the interviews was triangulated with publicly accessible information such as title searches, newspaper articles, media releases and reports. The interviews were conducted with the permission of the Wurrumiyanga Consultative Forum and pursuant to ethics approval from UNSW.[16] Several members of the Consultative Forum are themselves homeowners and the Forum's role in the administration of the township lease means that all members have some familiarity with the topic. I then entered into a Research Access Agreement with the Tiwi Land Council, who granted Visitor Permits for the trips to Wurrumiyanga. Afterwards, I provided a presentation on the key findings to the Consultative Forum and sought their response.

It is important to be clear about the nature and limitations of the research methodology. The involvement of the Consultative Forum improved the research and was a mechanism for ensuring Tiwi control over research in the community; without their consent, the research would not have occurred. This was not a collaborative research project, however, and the responses provided in interviews primarily reflect the perspectives of those people who participated in home ownership and do not capture the views of Wurrumiyanga residents or Tiwi more broadly. Consistent with ethics approval and the terms of consent, Tiwi respondents gave permission to be quoted anonymously only, and care has been taken to avoid including information that might identify particular individuals.

[15] Participation in the interviews was voluntary and one household declined to participate. Fifteen households were in Wurrumiyanga, with the sixteenth on the nearby Melville Island.
[16] The Consultative Forum is the primary consultative body with respect to decisions made pursuant to the Wurrumiyanga township lease. The township lease is described in further detail below.

The introduction of home ownership in Wurrumiyanga

A The community of Wurrumiyanga

The Northern Territory is by far the least densely populated of the Australian states and territories. While third largest in land area, it has a total population of only 250 000, most of whom live in the capital, Darwin. The Northern Territory also has the highest proportion of Aboriginal residents, at 30% of the population, most of whom live in remote communities on Aboriginal land such as Wurrumiyanga. While on the Tiwi Islands, Wurrumiyanga is less remote than a lot of other Aboriginal communities, as it is only 80kms from Darwin and can be accessed by ferry or a short flight.

Tiwi people have lived on and maintained the islands for tens of thousands of years.[17] What is now known as Wurrumiyanga first became a permanent settlement in 1911 when the Catholic Church set up a mission on the site. With the advent of land rights and self-determination policies in the 1970s and 1980s, ownership of the islands was returned to the Tiwi people and management of communities was granted to local councils. Wurrumiyanga is the largest of the Tiwi communities and became the main administrative centre. Today it has a population of around 1 410 (Tiwi Land Council, n.d.), from a total Tiwi Island population of just over 3 000, which also makes it one of the larger Aboriginal communities in the Northern Territory.

The islands comprise eight traditional landowning groups and Wurrumiyanga is situated on the lands of the Mantiyupwi group (Tiwi Land Council, n.d.). It has been reported that around 250 people are recognised as the traditional owners for the particular area of land the community is on (Terrill, 2016, p. 97). Consequently, most Wurrumiyanga residents are Tiwi but not traditional owners for that land, which creates a complex dynamic with respect to rights to land, authority and decision-making in the community, particularly around land use.

In keeping with broader practice, historically housing for residents in Wurrumiyanga has been government-funded community housing.[18] It is not just the introduction of homeownership that has changed this: there are two other developments that occurred during the same period that have altered the nature of housing and land use more broadly, being township leasing and the shift from community housing to public housing.

Township leasing

Wurrumiyanga was the first Aboriginal community in the Northern Territory to have a township lease. A township lease is a community-wide headlease to a body that then becomes responsible for administering land use in and around the community, primarily through the grant of subleases over individual lots. It is a significant reform of itself and its broader consequences have been considered elsewhere (Terrill, 2016; Weepers, 2021). Its relevance to home ownership is both practical and political. From a practical perspective, a township lease provides a mechanism for enabling a suitable form of tenure for home ownership, in the form of transferable long-term subleases that can be mortgaged. While homeownership does not require an area-wide reform such as a township lease (all that it requires is that the subject houses have a suitable form of tenure), township leasing is one way

[17] For an overview of Tiwi history see (Tiwi Land Council *n.d. -a*)
[18] Some of the organisations operating in Wurrumiyanga also have employee housing, mainly used for employees from outside the community but sometimes also used for Tiwi residents.

in which this can occur. And from the outset there was a strong political connection between township leasing and home ownership. When introducing the amendments to enable township leasing, the Howard Coalition Government stated that they would 'allow individuals to have property rights' so as to 'drive economic development' and 'make it significantly easier for individuals to own their own homes' (Commonwealth Parliamentary Debates, 2006).

Township leasing was also for several reasons a controversial reform, introduced during what was a highly fractious period in Indigenous affairs more broadly (culminating in 2007 in the Northern Territory Emergency Response or Intervention: see Altman and Hinkson, 2007). While most communities were opposed to township leasing, at least initially, the traditional owners of Wurrumiyanga took a different approach and decided to embrace the reform and pursue the possibilities it offered. That included negotiating with a willing government for a valuable community benefits package, one component of which was new housing (Terrill, 2016, p. 178). It also meant that Wurrumiyanga became the focal point for the Australian government's efforts at enabling homeownership in communities on Indigenous land. Subsequently, several other communities signed up to a township lease and they too became the focus of Australian and NT government home ownership schemes. To date, however, Wurrumiyanga is the only NT community where homeownership has emerged, and some of the reasons for this are considered below.

A further point of relevance is that initially all township leases were held by a statutory office holder called the Executive Director of Township Leasing (EDTL), whose staff comprise the Office of Township Leasing (OTL). While the reform has evolved and it is now possible for a township lease to be held by a community entity, the Wurrumiyanga township lease continues to be held by the EDTL. Staff from the OTL have at times played a role in supporting home ownership.

Broader housing reforms

During this same period, the Australian Government began a more widespread reform of remote Indigenous housing, the two core components of which were a substantial injection of funds for new and refurbished houses and a change in housing management. These consequential reforms also impacted on homeownership in Wurrumiyanga in several ways. The first was a significant increase in the supply of social housing. In the previous few years there had been only a handful of new houses built in Wurrumiyanga,[19] and several homeowners report buying a house because the wait for public housing was long and uncertain. The combined impact of the community benefits package that accompanied the township lease and broader funding commitments was that 120 houses were either built or rebuilt,[20] which reduced waiting times for public housing and appears to have reduced the demand for homeownership among other community residents.

The change to housing management entailed a shift from community housing (management by a community housing body) to public housing (management by a mainstream housing department), combined with the introduction of uniform housing management policies under which tenants were required to sign up to formal tenancy agreements. Those agreements were deliberately designed to be more onerous than previous arrangements (Terrill, 2016, p. 234). A possible consequence of this may have been to make homeownership more attractive to those tenants who value autonomy – which, as

[19] Interview with Employee of Support Organisation #2, who reports being told by BIHA that they had built only five new houses in five years.
[20] Interview with Employee of Support Organisation #2.

has been documented, is one of the reasons why remote residents can be interested in home ownership. There was, however, no evidence of this push factor having a material impact on demand, and there has been only one grant of homeownership since the new rules were introduced.

The shift to public housing was implemented through a lease / sublease to the NT Government's Department of Housing over housing areas. In Wurrumiyanga, this took the form of a sublease over nearly 300 housing lots (Kinley, 2010, 11). Thereafter a decision to grant homeownership over an existing house required the approval of the Department of Housing (see below), which resulted in a slower process that had an impact on the potential supply of houses for sale.

2007-2011: The Home Ownership on Indigenous Land program

To support the uptake of homeownership in communities with a township lease, and in other communities with suitable tenure, the Australian government concurrently introduced the Home Ownership on Indigenous Land (HOIL) Program 'to provide low interest loans and other incentives and assistance to prospective home owners' (Commonwealth Parliamentary Debates, 2006). Responsibility for managing the program was shared between the government and IBA, as IBA already administered a lending program for Indigenous people in mainstream housing markets. In addition to subsidised interest rates, the benefits available under the HOIL Program included: a low deposit requirement ($2 000), as well as a matched savings grant of up to $1 000; grants of up to $13 000 to assist with up-front loan establishment and support costs; a 'Good Renters' Discount', which was a grant of 20% of the purchase price to a limit of $50,000; and loan co-payment grants of up to $25 000 during the first ten years of the loan (Auditor-General, 2010, p. 17). Purchasers were also eligible for a First Home Owners Grant from the Territory government of $7 000 and, depending on the date of contract, between October 2008 and December 2009 for a bonus of up to $7 000 for existing homes and $14 000 for new homes (NT Government, 2011). These subsidies and supports materially improved the experience of homeowners during this period by reducing their debt and ensuring they obtained assistance with matters such as conveyancing and drafting a will. They were also temporary and most have now ceased, and do not represent a comprehensive or sustained response to the issues of affordability and rationality that were identified by the Cape York Institute.

Ancillary to the HOIL Program was the construction of new houses for sale to residents. This occurred at Wurrumiyanga and on two outstations called Wudapuli and Nama, near Wadeye (Auditor-General, 2010, p. 18). Four of the houses built at Wudapuli and Nama were to be the subject of a rent-to-buy scheme announced by the then Minister in 2007. It emerged that construction of those houses cost more than $850 000 each,[21] and consequently they were not sold as 'to be affordable for residents, prospective purchasers would have required a level of subsidisation beyond what was available under the HOIL program' (Auditor-General, 2010, p. 60). This glaring policy failure reflects the rushed and ad hoc way in which the Australian government introduced the reform, itself a consequence of home ownership on Indigenous land being framed primarily in ideological terms (Terrill, 2016, p. 224).

Meanwhile at Wurrumiyanga, IBA was responsible for a more successful program called 'Kickstart' under which four homes were constructed for sale. The EDTL made serviced land available at a discount ($10 000 per lot) and IBA built houses and sold them at the 'estimated costs of construction'(Auditor-General, 2010, p. 62). So as to keep the price down, IBA absorbed the costs of

[21] The total costs were $3 434 224: see Terrill (2016, p. 224).

site preparation, external works, design and project management (Auditor-General, 2010, p. 62). All four homes were subsequently sold and form part of the program reviewed in this article.

In 2012, the Australian government merged the HOIL Program with the Indigenous Home Ownership Program (IHOP), the homeownership program for Indigenous people in mainstream markets (Australian National Audit Office, 2015). IBA (*n.d.*-a) then created a special category within IHOP for 'emerging markets', which encompassed communities on Indigenous land as well as other remote areas. In 2015, this was again renamed as the Remote Indigenous Home Loan (RIHL). In the course of this the subsidies have been reduced, most notably with the 'good renters discount' being discontinued. The subsidies that remain are one-off grants of up to $13,000 for establishment costs and up to $20,000 for minor house renovations and repairs (IBA, *n.d.* -a).[22]

An area where the HOIL Program attracted criticism was with respect to administrative costs. It was initially allocated $100M over four years with the aim of providing 460 loans in 8 communities (Auditor-General, 2010, pp. 17–18). When the Australian National Audit Office reviewed the program after four years it found that there had been only 15 loans (at that time), all of which were on the Tiwi Islands, while incurring the following significant expenses (Auditor-General, 2010, pp. 18–19):

Table 1 Expenses under the HOIL Program.

Item	Cost
Provision of 15 loans	$2.7M
Home ownership incentives	$1.1M
Money management education	$3.5M
Construction	$25.5M
Administrative costs	$9.9M
Total	**$42.7M**

Source: Auditor-General, 2010, pp. 18-19.

These expenses included the construction of 49 houses, only 4 of which were then made the subject of homeownership (the Kickstart houses described above). The remaining 45 were made into public housing (Auditor-General, 2010, p. 61). Even allowing for this, the report found that that ancillary costs were very high relative to the small number of loans granted.[23] Some of these costs are simply due to the government rushing into a program for which it had not properly prepared. More was spent on money management training than on loans.[24] The costs also reflect the complexity of the challenges faced by those people who were put in charge of administering the program. It is described below how the experience of homeowners in Wurrumiyanga demonstrates a need for ongoing support, something that was not factored into the original budget.

[22] The latter grant is only available to applicants with total gross incomes up to $93,996 as at 15 August 2023.
[23] Auditor-General (2010, p. 74) although the report does not appear to allocate any of the administrative costs to the management of construction.
[24] Money management training was conducted in Wurrumiyanga, Groote Eylandt, Broome, Mossman Gorge, Yarrabah, Palm Island and Walgett/Wilcannia, with more than 3630 people attending workshops and 46 participating in individualised training: Auditor-General (2010, p. 64).

2011-current: Northern Territory government home ownership program

All but one of the home ownership grants in Wurrumiyanga were made in the period between 2008 and 2010. At that time, decision-making with respect to such matters as land pricing belonged solely to the EDTL. That changed in 2013 with the transfer of housing to the Northern Territory housing department pursuant to the housing precinct sublease. The Territory government was required to develop its own policy to support the uptake of homeownership in eligible communities, which took time. In 2014, it announced that it had allocated $4.5M over 3 years to support remote community residents wanting to buy existing houses, under a scheme that provided for grants of up to $20 000 for repairs and upgrades to houses (Giles, 2014).

Another round of information sessions was conducted in several communities, including in Wurrumiyanga, where one further person bought an existing house in 2016. In 2017, when the 3-year period ended, it was reported that only $626K of the $4.5M had been spent, and that the single grant in Wurrumiyanga was the only outcome (Everingham, 2017). The loan for that purchase came from IBA, so the $626K was spent on measures such as information sessions, promotion and case management. By 2017 there had been a change of government in the Territory and the new Labor Government decided to retain only aspects of the scheme (Everingham, 2017). It is still possible for tenants to buy existing houses but there is no separate budget for the program, so no promotion and no case managers to support applicants. The only successful applicant has said publicly that the process was difficult and they would not have succeeded without the assistance of a persistent case manager (Toohey, 2017, p. 20). In the absence of further support, it is less likely that there will be further grants in the near future.

Overview of outcomes

The outcome in Wurrumiyanga is that after 15 years, and two major programs, there are 16 houses that are the subject of homeownership with a further grant at an outstation on the nearby Melville Island. According to the 2021 Census, Aboriginal households occupy 316 dwellings in Wurrumiyanga, indicating that the take-up rate of home ownership in the community is around 5%. To date there are no reports of homeownership in any other community on Aboriginal land in the Northern Territory. More broadly, there has been a steady if small flow of grants in Indigenous communities in Queensland, and IBA (2019) continues to grant some loans to Indigenous people in other remote and very remote areas (p. 44) although, as discussed in the Discussion section below, it has recently expressed concern about the suitability of its loan product in the remote context.

Of the houses in Wurrumiyanga, at the time of interviews:

- one was rented to an organisation while the owner lives in Darwin;[25]
- one has been repossessed by IBA, then renovated and also rented out to an organisation;
- two were vacant due to ongoing maintenance issues, in one case to the point where the owner reports that the house needs replacement;

[25] To reduce the risk of identifying the homeowners, who participated anonymously, I use the term ‘owner’ whether a single person or a couple.

- one further owner mostly lives at another house, so as to provide care for a relative, while other family members live in their house rent-free;
- another of the original owners was tragically killed in a car accident in Darwin in late 2012. Following a process, the house was sold to one of the beneficiaries in the deceased's will, with the remaining beneficiaries being paid out; and
- the other 10 homeowners continued to live in the houses they had bought.

There is no public record of sale prices, but each registered mortgage includes an identified loan amount. Triangulated against data from interviews on houses sizes and construction types, the loan amounts were as follows:

Table 2 Loan amounts for houses in Wurrumiyanga

Date registered	Loan amount	House size	Existing house	Kickstart house	Self-managed
11 Sep 2009*	$217,000	3br			X
11 Sep 2009	$128,600	4br	X		
11 Sep 2009	$282,070	(unknown)			X
14 Sep 2009	$97,000	3br	X		
14 Sep 2009	$110,400	3br	X		
14 Sep 2009	$96,400	3br	X		
16 Sep 2009	$66,400	3br	X		
22 Dec 2009	$261,000	3br			X
22 Dec 2009	$84,884	3br	X		
22 Dec 2009	$152,640	3br	X		
6 Jul 2010	$231,400	2br		X	
7 Jul 2010	$300,000	(unknown)		X	
7 Jul 2010	$231,400	2br		X	
10 Sep 2010	$135,555	3br	X		
24 Nov 2010	$231,400	2br		X	
14 Mar 2017	$108 000	3br	X		

Source: registered mortgages, triangulated with interviews.

It was the owner of the first house (marked with an asterisk) who passed away in 2012. That house was ultimately transferred to a family member who then registered a new mortgage on 8 January 2015 for $277,000.[26]

Against this background, the following section reports on the experiences of those people who become homeowners under the scheme.

[26] It was reported that agreement on the sale price was reached with the assistance of a valuation.

Experiences of home ownership: non-economic benefits and challenges

This article hopes to convey the extent to which the economics of homeownership are critical to its long-term impact. To that end, a more detailed economic analysis is provided in the section on 'the economics of home ownership', which draws attention to some significant concerns that are yet to be adequately addressed. It is, however, important to contextualise that discussion by foregrounding the experience of homeowners, both what they have achieved as the first people to own a home in their community and what they have to say about the non-economic benefits. Most speak of their experience in terms that are on balance positive. Some might be described as cautious advocates, keen to promote the benefits while being clear about the challenges. For others, the experience has been considerably harder and a stark reminder of how much is at stake. This section describes what homeowners said about their experience of the non-economic benefits and challenges. The strongest benefits have been greater authority and control and an increase in pride and esteem. One unanticipated outcome was that a number of owners report a change in their relationship with visitors, although this was not universal.

Non-economic benefits

'Just knowing that I own it, it's empowering'

The most commonly cited benefit of home ownership was greater authority and control. It was something that nearly every homeowner referred to in some way, with several overlapping elements to what they described. Around half (n = 8) made general statements to the effect that 'it's mine', 'you can do whatever you like', '[there's] more ownership to it', 'more control and more authority'.[27] One respondent said 'just knowing that I own it, it's empowering' and described it as a 'kind of self-determination, eh? Yeah. The feeling of it.' Another simply said 'The positive things? One is owning a house … It feels like, I feel happy.'

A smaller number (n = 4) referred specifically to their involvement in designing the house or their ability to change the layout: 'you can build it without nobody telling you how and when. It's up to you'. Some (n = 4) referred to the fact that as homeowners they were free from the oversight of Territory Housing. In public housing 'you can't touch a screw without telling Territory Housing', while as homeowners there were 'no more, you know, house inspections coming through'. The experience of control was also expressed in terms of security: it was noted that public housing tenants risked losing their house if they went away for a while (n = 2) or failed to pay rent (n = 1). One person who had experienced homelessness as a young person described how that security was especially important, for themselves and their children.

Overall, there was very strong evidence of homeowners experiencing a greater sense of authority and control over their home. It is explained below how this interacts also with changed relationships to visitors. At the same time, the financial aspects of home ownership can entail an increase in obligations in the spheres of work and market exchange. Home ownership can be more fully

[27] All quotes are extracted from transcripts of the interviews. The terms of consent authorised the use of quotes only on a non-identifying basis.

characterised as a change in the dynamics of autonomy and obligation, rather than simply an increase in authority and control.

'Really, really proud, you know. Really, really proud'

A further benefit described by a majority of respondents (n = 9) is the pride and esteem that they and their family experienced. This was generally expressed in strong terms: 'really, really proud, you know. Really, really proud'; 'Something to be proud of, yeah'; 'Very good. Proud to own a house, me and my wife, my children'; 'Very proud … And when our kids talk about their house, you know … I hear them talking to their friends, you know. "This is my house. My dad bought it"'. One respondent connected this to a belief that owning a home is something that people should aspire to: 'You know, I'm a proud owner for my house. I believe in owning a house like you own a vehicle, like you own a boat'.

Some described their sense of achievement as not just something they felt but as a view shared by others: 'the prestige we get, is honourable too. Owning your home. Community look at us, particularly the younger ones', 'people will look at you and they will say, "How do you do it?"'. One respondent followed up by contrasting their pride with the fact that: 'Some people say it's too much. Too much, too hard'. Another connected their pride to experiences of racism: 'there's pride in that I own it. Because you get stereotyped as a bludging blackfella, you know. … I can turn around and say, "Well, what do you own?"'.

'I didn't want to live with family… I wanted to live on my own'

A further benefit of homeownership was more prosaic: for several people, it was the means by which they gained access to a house. It is described above how seven of the 16 homeowners in Wurrumiyanga bought a house that was new (as did one further homeowner on Melville Island). This meant that when asked about the positive aspects of home ownership, some respondents (n=5) referred to the positive aspects of having a house of their own: 'I didn't want to live with family … I wanted to live on my own'; 'we have more privacy'; 'to have my own space, to have my own privacy'; 'So we can live on our own and be reliable and, you know, since I was growing up, growing up with a big group of family in the house … it's not easy'. Some referred to the benefits of the particular house they bought: 'It's a quiet area. It's not a noisy area'; 'You can't hear outside if you're inside the house'.

When most people bought their houses in 2009 and 2010, there had been very few new houses in the community for several years. This is important context for understanding people's views on the benefits of homeownership and its connection to social housing policy. This is encapsulated in the experience of one homeowner who bought a house because 'it was too hard to wait for a rental house' and their previous arrangements were overcrowded: 'I had my brothers and sisters staying with Mum and Dad as well. Yeah. So it was difficult'. At first, having their own place 'made me feel happy and then, in a couple of years, felt really too much'. The financial and non-financial burdens of homeownership became apparent: 'Overloading. It was too much stress'. This homeowner had managed to meet their obligations (it was not one of the three homeowners who had been required to move out) but they made it clear how hard it had been. As with most other respondents, they said that on balance homeownership was a good idea. When ask why, they said it was so that people could 'have their own space', especially young parents. When asked if they were given the option of renting and buying, which they would choose, they said: 'I'll choose renting'. Why? 'It's a bit cheaper'. However, if they had to either live with their family or buy: 'I'd buy a house'.

'It's not just a house… It has a heart. It has memories'

A further benefit identified by some respondents (n=4) was that homeownership gave them a new and better way of expressing their emotional commitment to place. One person described this as 'heritage', that 'it stays in the family'. For another, their partner had grown up in the house and they 'really wanted to keep that house for family reasons'. A third said that 'It's not just a house … It has a heart. It has memories'. Yet another family wanted 'to keep that house as a shrine', in memory of a former family member: 'the house will tell the story to our grandchildren … For them, like a history, story'.

'I just went back to the IBA and bought four aircon'

It also emerged that for some people (n=3) a benefit of homeownership was the different support structures it entailed, which they described as more responsive than those for social housing. To the question 'What are the good things about buying a home?', one respondent answered 'Well, when we need something fixed or to be done, we just, we just have to ring them …. And last month we got aircon in three rooms. And I thought we couldn't afford it'. Another explained how 'in renting, we had to wait in line for … repairs and maintenance. … Sometimes it would be two or three months that we waited. … And plus, when we needed a house renovation, it was in a queue, a waiting list, too'.

These comments are a reflection on the support that has been provided to homeowners in Wurrumiyanga, relative to experiences and perceptions of social housing. Those structures are not inherent to home ownership per se, although a further respondent identified the way home ownership can provide a mechanism for accessing credit: 'I just went back to, to the IBA and bought four aircon, and it cost me another 10 grand. … if you [have] a Territory Housing house, you can't get a loan because if you want to put in an air-conditioner, it'd have to come out from your own pocket.' The ability to make improvements, and access to credit to do so, also comes at a cost. As was also noted, homeowners pay for their renovations while tenants do not: 'renting, they're getting their house renovated and they don't, they don't pay'; 'we see next door neighbours across the road … They've got a car park already … so I was asking if we get a car park at home. That's, we have to wait and see'.

'They respect the house, that we belong to that house'

An unanticipated finding was the number of respondents who reported that as homeowners they had a different relationship with visitors (n=7). This was usually explained in terms of visitor attitudes and norms: 'they treat the house with respect because, you know, you set the rules'; 'they just respect us, you know, not humbug us'. Several respondents referred to it being different in this respect to social housing: '[if it's] Territory Housing house, they just go and barge in the house, you know … They just walk in the house and call out. [Now] they call out from outside … They respect the house, that we belong to that house'; 'In Tiwi, when you, you don't own a house, all the family can just come into the house. But, once you own a private house, it's different because you've got more responsibility'; 'if you don't own that house, people barge in [but now] we can say to them: "You can't come and walk in like that"'; 'I don't know about other people but when I used to rent a house, the same house that I bought, family used to come in and just stay there for a month. And I couldn't say no. [Why not?] Very good question. Because, when I, when people turn around, they can tell you that you don't own the house'.

Others explained it in terms of a change in their own behaviour: 'I say, "get out! You shouldn't be here. You wait outside the fence." I'll go see them next day, but you cannot enter my area, my private building, private area'; 'when you own a house, it's different because you, you want to look after the house. You are more responsible for the house. You don't want anything to be damaged'; 'In our culture, it's very hard to say no to family. But I did it …'. One respondent said that homeownership works best

not just for people with a job but people who 'are sort of similar to me, you know. They, they're strict. They don't overcrowd their home …'.

Other respondents reported no change in their relationship to visitors: 'they treat it as a normal house. No difference'. One described how they still found it difficult to say no: 'too much humbug with other families. Hmmm. Like I need a big fence, that's all. Keep family away from me.' In a similar vein, another respondent said that what homeowners need is 'a big fence, a big dog and keep all your relatives out', while another said 'we have a fence now. We didn't have a fence before. And the, we keep the people out, families out'.

While sharing with family is an established norm in all societies, it has long been documented that in Indigenous communities people have a stronger obligation to share and to do so with a broader group of relatives. Often that sharing occurs by way of socially sanctioned demands, what Peterson (1993) terms 'demand sharing' (p. 860). In the words of one respondent, 'In our culture, it's very hard to say no to family'. Being able to provide for family is rewarding, an expression of autonomy (Austin-Broos, 2009, pp. 143), and one that can enhance social capital, but as the statements of respondents attest, such demands can also be challenging or burdensome: 'too much humbug with other families'. Neutze (2000) argues that such sharing norms apply with 'some force' to housing and belongings stored in houses (p. 493). Saying 'no' to a demand can be interpreted as the negation of the relationship, and it can be easier to refuse a demand by providing an excuse. Austin-Broos (2009) has documented the way that certain people, particularly older women, can be in a more vulnerable social position when negotiating reciprocity obligations such that they can be at risk of exploitation (pp. 146–151). It is to be expected, then, that regardless of whether they want to, some homeowners will find it harder to say 'no' to demands from family for food and accommodation, and harder to seek restitution in the event that is required. This can make negotiating with visitors, and consequently home ownership, more difficult for some people than others. As noted earlier, previous research has identified that the household composition of Indigenous homeowners in rural and regional locations tends to be smaller than the multi-family and intergenerational households that are common to remote communities (Svaza and Moran, 2008, p. 10). This was also true of homeowners in Wurrumiyanga.

The research suggests that sharing norms with respect to housing may operate differently for homeowners than for tenants of public housing. Here, the limitations of the research need to be acknowledged. It was a view expressed by several but not all homeowners and it was not possible to corroborate the perspective of visitors or non-homeowners.

Conclusion

Homeowners in Wurrumiyanga remain a small portion of residents in the community. Nevertheless, for most it is clear that there were several benefits to homeownership, the most common being pride and an increased sense of authority. Home ownership represents a significant restructuring of way in which rights and obligations occur, and for many respondents the new structure was preferred – despite the challenges and hardship that are documented in following sections.

Non-economic challenges

The non-economic benefits of homeownership have been offset by the non-economic challenges. Quite simply, owning a home in a remote community is a lot more difficult than owning a house elsewhere. This can be hard to explain to people who are unfamiliar with the context of remote communities – the environmental extremes, the poor quality of much housing, the additional pressure on components due to overcrowding and overuse, and the challenge of getting access to services. Home ownership also creates different or additional challenges (relative to social housing) when people are faced with life events such as the breakdown of a relationship or loss of a job or when it becomes necessary to relocate. At times this combination of challenges has proved overwhelming for some homeowners in Wurrumiyanga.

'We can't buy Draino here… There's no hardware shop here'

The challenge most commonly identified by homeowners was that of repairs and maintenance (n = 10). The costs of repairs and maintenance, and the consequences of this, are discussed in the following section. But the demands of repairs and maintenance have consequences well beyond a financial balance sheet. It requires work, time, skill and persistence, it can require supervision and involve stressful and challenging negotiations. One interviewee noted that: 'It's like I have to have a day off work, to stay home and monitor these things'. It was also noted that it entailed engaging with a distinct vernacular: 'because I don't know the language of tradies … And with the language of the tradies, see that's what causing the misunderstanding, the miscommunication'. Where maintenance does not occur or is not done properly it can lead to housing that is not fit for purpose, which in turn can have a significant and detrimental impact on health and well-being. The relationship between housing and health has been described as 'complex and bi-directional' (Osborne et al., 2013, p. 39). Poor health 'can lead to living in poor quality and precarious housing', while 'poor quality housing and inadequate health hardware can create serious health risks' including serious infectious and parasitic diseases (Osborne et al., 2013, p. 39), which form a significant component of the health burden in remote communities (Soller and Moore, 2022). Well maintained houses are critical to improving health conditions and this section addresses the work that this entails.

Understanding the experience of homeowners on the Tiwi Islands requires some context. The effective provision of repairs and maintenance is an enormous issue for remote Indigenous housing generally. It has been the subject of several reports and a considerable body of research. Relevantly, one line of research argues that for remote social housing to remain in a good condition there needs to be a combination of repairs made in response to tenant notifications *and* regularly planned maintenance/upgrades (Lea et al., 2021). Programs based on responsive maintenance alone will not be sufficient (Pholeros & Phibbs, 2012, p. 2). As set out below, the experience in Wurrumiyanga suggests that supporting remote homeowners also requires this combination of approaches, as does the fact that earlier home ownership schemes in other locations have had poor outcomes.

A series of recent court cases highlight the extent of the maintenance issue in remote communities across the Territory. One of the rationales for the broader housing management reforms introduced in 2007 (see above) was to shift responsibility for maintenance from small and under-resourced community housing bodies to the better-equipped NT Department of Housing. Maintenance outcomes continue to attract concern, however. In 2016, a group of residents from the community of Santa Teresa commenced court action against the NT government seeking urgent repairs and compensation for the inadequate state of their housing. After protracted litigation, the claimants were ultimately successful. On the back of this litigation, in late 2022 a class action was commenced on behalf of

residents from all 73 major remote communities in the Northern Territory, including Wurrumiyanga (Jonscher, 2022). The class action alleges that the government 'breached its contractual obligations to ensure that public housing was habitable, safe and secure, and had a reasonable system for carrying out repairs to ensure those standards were met'(Phi Finney McDonald, 2022) Remote housing maintenance has been a persistent and enduring challenge for government; it is unsurprising that it has also been a challenge for homeowners.

The services and supports available to assist with repairs and maintenance in remote communities vary, but in all cases it is more difficult and expensive than in regional cities and towns. It is more difficult to access basic supplies: while local shops may stock a small number of items, it was noted for example that 'we can't buy Draino here, things like that, we don't have a hardware shop here'. Nor is there access to the same range of service providers: 'whereas in Darwin you have a lot of options, to look for who is cheap, it's very hard here because you've got two people you have to go to'.

In many respects Wurrumiyanga is better serviced than most remote communities. While it is on an island, it is not far from Darwin and is serviced by regular barge and flight services. There are also several organisations already operating in the community that are able to assist: Bathurst Island Housing Association (BIHA) and Tiwi Enterprises can help with repairs and maintenance to houses, while Tiwi Enterprise and the Shire Council can assist with yard maintenance. All charge a fee for their service but cost considerably less than bringing in outside tradespeople. One interviewee noted that Wurrumiyanga was particularly fortunate to have a plumber and electrician, as those are two areas where you need someone with qualifications.[28] Only a handful of communities are large enough to support this.

While sometimes homeowners were able to pay for smaller items directly, often arranging for repairs has required access to credit or the use of a savings scheme. Several homeowners had an arrangement with BIHA, whereby they would pay a regular amount to BIHA and then call on them when repairs were needed. Another practice was for homeowners to contact IBA for approval to have the costs of repairs added to their loan. There is no formal offset account or drawdown facility attached to the IBA loan product and it is an area where the role of the IBA has extended beyond that of a traditional lender. At times they have assisted homeowners by paying authorised invoices out of the loan account. At other times they have played a more proactive role in arranging for repairs and maintenance. Pest infestation is a major issue in the tropics ('we've got a lot of those ants, those electrical ants') and in 2019 IBA arranged for a pest inspector from Darwin to visit and conduct checks for those owners who wanted to. This coordinated approach reduced costs and allowed for a fee of $170 per house. Towards the end of that year's wet season, IBA also obtained a quote from Tiwi Enterprises for lawn mowing, weed removal and general yard maintenance for $660 per house. Yard maintenance is a significant issue in the tropics and gardens can quickly become overgrown: 'just the yard has been a pain, keeping up with the yard, you know, with the rain here the grass grows so quickly'; 'big, long grass there, but I'm mowing it yet'; 'I'm finding it really difficult, like the yard'.

It appears that some homeowners were either prepared to live with faults for a period of time and/or found it too difficult to have them addressed: 'Like my hot water system was broken for ages. It was so bad that it was actually starting to rust the roof. So luckily … I got approval for that'. In the course of their dealings with homeowners, staff from IBA came to realise that some hadn't had maintenance on

[28] Employee of Support Organisation #4.

their homes for several years. They arranged for a tradesperson to visit and quote on repairs. Some of the faults that were identified, such as a leaky pipe leading to a rotten floor, had an impact on safety.[29] In Wurrumiyanga, homeowners have benefitted from proactive support with maintenance, not just having systems in place for responsive repairs.

As detailed in the next section, the issue of repairs and maintenance is most significant where houses are old or construction quality poor.

'Finished renovating, after three years and a half, things were faulty'

Another challenge for homeowners has been construction quality, including the quality of work on major renovations and self-managed builds. This is a long-standing issue in communities. As one owner described it: 'the houses in Darwin are still in perfect condition, good condition, whereas here they are not'. Another described how 'when they finished renovating, after three years and a half, things were faulty. Like the toilets didn't work properly … my roof sank in. I had a hole in the roof … the electrical switch wasn't' working'.

It is particularly an issue for older houses: 'when I bought my house it was old. So I had to put money into it. [Maybe other people can buy] those new houses … You know, they won't spend more money on maintenance because it's already new'. However, for some people with a new house the issue was instead that it had not been constructed well: 'about one or two years later, I had, the tiles were falling out [in the lounge room]. Coming up on the floor and the walls. So had a problem with that and the bathroom, there was a board and you know when it gets wet and gets really soft? … soft and then starting to fall out and making a hole in there'.

Eight of the 17 grants of homeownership on the Tiwi Islands have been for new houses: four constructed by IBA under its Kickstart program and four self-managed builds; that is, constructed by a builder engaged directly by the homeowner.[30] Those with self-managed builds experienced the most significant problems. They initially engaged the same builder, an outsider with limited experience of building in remote communities who took several years to finish. One of the three buyers eventually changed builders, engaging BIHA to finish the project. Another reported significant and ongoing issues including design flaws, sagging floors leading to broken tiles, water leaks, a collapsed ceiling and electrical faults. It reached a point where they found the house was no longer safe and moved out. The house was left vacant while the owner saves money for the necessary repairs. It had also been such a stressful experience that for some time that owner regretted their decision to buy. By the time of interview they were more positive, still saying that they would recommend homeownership to others but emphasizing that if 'you're thinking of owning a home, get the right builder'. As a result of the problems in Wurrumiyanga, IBA imposed a rule that for self-managed builds clients were required to engage a project manager (Auditor-General, 2010, p. 65). It was also observed by one interviewee that the very public problems people had with the builder may have deterred others in the community from pursuing homeownership.[31]

Construction of the four houses built under the Kickstart program was managed by IBA Constructions. The owners of those houses were more positive, describing fewer design and construction issues. One owner reported that the main room was too narrow and the skirting had come off over time. Another

[29] Interview with Employee of Support Organisation #5.
[30] This includes the house at the outstation on Melville Island, which was a self-managed build constructed by the same builder.
[31] Interview with Employee of Support Organisation #2.

said that the roof was too high, the building too hot, and that some of the carpet had lifted. A third would have preferred a different design, but that was not allowed for under the process. They otherwise said the quality of the house was good.[32]

'Insurance is never-ending. Rates is never-ending. I didn't think of repairs and maintenance'

Another challenge identified by homeowners was the work of budgeting. Home ownership exposed people to a new range of expenses: not just mortgage repayments, but also rates, insurance, yard upkeep and repairs and maintenance. For some the work of budgeting for this combination of regular and unexpected expenses had been difficult and stressful: 'People need to be prepared for the hardship that they're going to get. How it's going to be hard to pay the bills …'; 'Because insurance is never-ending. Rates is never-ending. I didn't think of repairs and maintenance. Yeah. I didn't think of that.'; 'Budgeting your money. … budgeting will be one of the challenges for me'. This occurs in the context of a community experiencing high levels of poverty. There are multiple and immediate demands on people who have an income, which makes it difficult or impossible to simply set money aside for when expenses arise.

Respondents also spoke about the things that had assisted with budgeting. One was having payments taken directly out of people's wages for regular items such as rates, insurance and the mortgage: 'Because I know where, the money that I've got … repayment for mortgage, it's done automatically, direct'; 'It's just automatically taken out before I receive any money'. As noted earlier, several homeowners had an arrangement with BIHA for regular contributions towards maintenance, while one owner described making fortnightly payment to Tiwi Enterprises for periodic yard maintenance. The most significant assistance with budgeting was provided by IBA. Several respondents referred to the flexibility they had been provided with respect to mortgage repayments: 'IBA did help me a lot … I had to pay like $500 a fortnight then it went down to $250, then I couldn't afford $250, so they were happy with $100 a fortnight and $100 on rates. … That was a good thing with IBA'. Further, while there is no formal drawdown facility on IBA loans, homeowners often made payments above the minimum and were able to draw on that for a range of house related expenses, or asked IBA to pay expenses directly and then increased their mortgage repayments: 'they help us with paying for damage … pay the insurance, or they pay the grass and all that'; 'I'm going through CGU and every year what I do is I ring … I ask "What's the total for the year?" … And they give me the 12 months' payment. I ring IBA. They pay that and I keep on paying my mortgage … So yeah, it's much better now'. IBA also stepped in on behalf of homeowners to negotiate a settlement of outstanding rates. The role that has been played by IBA is significant for several reasons, not least for the fact that that role ends when mortgages are fully repaid. This is addressed further in the Discussion section below.

'I didn't keep up when I took my son down to Melbourne'

Homeowners in Wurrumiyanga experienced a range of life events that impacted on their experience of homeownership: loss of employment, serious illness, relationship breakdown and needing to move for family reasons. Each of these can be a challenge in and of themselves, and home ownership added to this. Loss of employment was the most common event, and it had been important that IBA took a responsive approach to adjusting the level of loan repayments. Nevertheless, loss of employment was a major contributing factor for the homeowner who had to give up their house. Others described how

[32] The owner of the fourth kickstart house preferred not to be interviewed.

the weight of mortgage repayments and other expenses created additional stress when they lost or needed to stop work.

Most homes were owned by couples. It was described during interviews how when a relationship breaks down certain cultural factors can come into play, including a reluctance to formalise a change of ownership and expectations as to which person should get the house. Even if the parties were able to reach an agreement to sell the house and divide the proceeds, it would be difficult, if not impossible, to do so in the very particular market environment of remote communities (see below). It is inevitable that some relationships will breakdown and apparent that in such circumstances homeowners require informed, and culturally-competent, legal advice on their options. Without this, there is a considerable risk that some people will not have their rights recognised and may suffer loss.

For similar reasons, it can be more challenging for homeowners who find themselves needing to move to a different community or town. It is very difficult to sell, even if they wanted to, and there is no straightforward rental market. One homeowner who moved to Darwin managed to secure an arrangement with an organisation working in the community, who rented the house for use as staff housing on terms that made the organisation responsible for repairs and maintenance. Another homeowner who had to move to Melbourne for a few months for their child's medical care described how their house was broken into and damaged while they were away.

Earlier research describes how one of the issues that has plagued Katter leases in Queensland has been that testamentary issues were dealt with poorly, which has resulted in major problems when owners passed away (Moran, 2001, p. 3). In Wurrumiyanga, all of the homeowners had been appointed a lawyer who assisted them with preparing a will. This has considerably reduced the risk of complications that can follow from owners dying intestate. However, several (n = 5) of the homeowners said that they would like to either have another look at what they put in their will or to update it to reflect changes in their circumstances, but none had been in contact with the lawyer since the will was first prepared.

One of the original homeowners had passed away at the time of interviews. There were a large number of beneficiaries under the will, so it was not a simple matter of transferring the house to a new owner. With the support of a lawyer, the executors met with other family members and reached an agreement for the house to pass to one of the beneficiaries who the paid the others out. That beneficiary noted that the process did involve some disputation before a resolution was reached. They then obtained a loan from and granted a mortgage to IBA.

'I wanted to sell it but nobody wanted to buy it'

Earlier research on rural housing markets broadly has identified the risk of homeowners becoming 'entrapped' in low value housing (Beer & Tually, 2011, p. 4). That risk is even more acute in remote Indigenous communities and was recognised as a significant issue by staff in support organisations. While homeowners entered into the scheme with the aim of providing a long-term asset and security for family, more than half had given consideration to selling: three said they had thought about it seriously, one to the point of discussing it with IBA but deciding not to proceed; another was 'a little torn' as to whether to sell; three said they were considering or planned to sell in the future; and, significantly, two said that they had tried to sell but had been unable to.

There is no fixed or centralised process to facilitate the sale of houses. Owners sought the assistance of IBA and the OTL and relied on word of mouth. One owner approached organisations working in the community who were looking for staff housing and found at least one organisation who was interested

but not at the price the owner was seeking. The other owner had experienced severe financial hardship and after unsuccessfully trying to sell ultimately had to 'give the house back' to IBA, who agreed to 'clean the slate' with respect to the loan. IBA then renovated the house and rented it out to an organisation. For the homeowner, the experience was devastating: 'I came to the stage where my dream was shattered'.

It is described earlier (in Housing and home ownership in remote Indigenous communities) how there has been only one further grant of home ownership since 2011, which appears to be due to a decline in demand among residents combined with the challenges associated with getting approval. This makes it significantly less likely that a homeowner will be able to sell to another resident. A more likely avenue is to sell to an organisation, though that was yet to occur. The transfer to a beneficiary under a will was different in that there was a strong emotional attachment to that house, which was a significant part of their decision to pay out the other beneficiaries and take on a mortgage. The relative whose house it was had been very close, and one of their children had been living in the house with that relative. They spoke of the house as 'a shrine' and described it has having 'a history, story', an enduring place-based connection to the former owner. If there had been no-one in the family who wanted to take on the house, it would have made the testamentary process considerably more difficult.

Conclusion

It is significant that three homeowners in Wurrumiyanga describe reaching a point where the costs and challenges associated with repairs and maintenance became too great for them to be able to remain in the house: 'the reason we left that house was because of the maintenance'. This did not occur in isolation; in each case it was connected to other challenges such as a loss of work and poor construction quality. It was one of these three who ultimately handed the house back to IBA. The other two are saving up to pay for repairs, although in one case the house has now been vacant for a considerable period such that kids have broken in and the owner believes that it may need to be rebuilt. While none of the other thirteen homeowners reached this point, a majority identified issues with respect to maintenance as one of the key challenges of homeownership. An employee of a support organisation observed that some homeowners tended to live with faults rather than have them fixed and described how in one house a water leak had damaged the floor to the point where it was necessary to stand on the truss to avoid falling through. As is the case for social housing in remote communities, relying on responsive maintenance alone has not been sufficient for all homeowners.

For all homeowners, the challenges of homeownership have offset the benefits, and for some those challenges have far exceeded the benefits. Nevertheless, a majority of homeowners did characterise their overall experience in positive terms, and in particular indicated that it better reflected their particular cultural preferences including with respect to authority and obligation. The implications of this are considered further in the Discussion, in light of the following economic analysis.

The economics of home ownership

Framing the issue

Remote home ownership is inescapably a profound economic challenge. The nature of that challenge can be framed in different ways, and the framing matters as it draws attention to the different rationales for introducing home ownership and consequently the different ways of considering its impact. The simplest framing is in terms of affordability, where the question becomes whether and how home ownership can be made affordable to residents, or at least some of them (Davidson & Go-Sam, 2010). This requires a consideration of housing costs relative to incomes. While there is sometimes a tendency here to focus on the up-front purchase price (AAP, 2009), the discussion below shows how purchase price is only one part of the costs of home ownership.

CYI (2007) argue that affordability is important but alone is too narrow a framework. For a scheme to be viable, home ownership must also be 'financially rational' for purchasers, by which they mean that 'the liabilities associated with acquiring a property (primarily the loan) are less than or equal to the commercial value of the property (or the likely value in the future)'(p. 110). Where home ownership sits alongside widespread social housing, rationality extends to considering how the costs of each form of housing compare.

A related approach is to consider the economics of homeownership in terms of fitness for purpose, which foregrounds the questions of *whose* purpose is being served as well as what that purpose is. From the perspective of governments, the introduction of homeownership can be considered a way of reducing housing costs, or of better targeting its housing support by providing an alternative to social housing for those people whose income makes other options possible. This in effect entails lifting a set of assumptions as to the role of social housing, and as to eligibility, and applying them to the very particular circumstances of remote communities. More bluntly, and more critically, the push for home ownership has been characterised as an attempt 'to individualise responsibility for infrastructural inequalities' (Lea et al., 2018, p. 5). Seen instead from a choice perspective, the option of home ownership might be considered an alternative to social housing that should be available to those people who favour it, even though it might cost more.

This research focuses on the perspectives of Tiwi homeowners and the available evidence as to their purposes for entering into home ownership. Many did on balance express a preference for homeownership, including those for whom it was a way of obtaining a house when they did not have one previously. Importantly, however, there was nothing in the interviews to suggest that homeowners considered the non-economic benefits of home ownership were such as to make it worthwhile even if it costs more. To the contrary, their aspirations were closely bound up with the hope of there being a long-term economic benefit. This is consistent with the findings of earlier research on attitudes to home ownership in remote Indigenous communities. In their report on a survey of attitudes in five Indigenous communities, Memmott et al. (2009a) state that:

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 (p. 3).

Most homeowners in Wurrumiyanga [n = 8] referred in some way to the goal of leaving something for family: 'Something for our kids in the future', 'they've got an asset here if I do pass away', '[other Tiwi] live in a house owned by Territory Housing, they'll keep on paying for the rest of their life … [whereas] for the house you own, once you've finished paying, you own the house'. They did not express an intention to leave their family a form of housing that might be more expensive, albeit more autonomous. They wanted to pass on a cheaper, more secure form of housing and a financial asset. One homeowner was explicit about the fact that this meant sacrificing now so that their family would benefit in the future: 'us mob we sacrifice our wages to, to buy that house. … This is the future I'm thinking about for my kids, our kids'. It is notable that governments have encouraged this motivation by promoting homeownership in these terms (Giles, 2014).

The question becomes how well homeownership can perform this function in the remote context and under current policy settings. A useful distinction can be drawn between home ownership as a 'basic form of asset accumulation'(Pearson, 2008) and owning a house as an investment or growth asset, the latter having become a common expectation in many parts of Australia. For homeownership to be effective as a form of asset accumulation does not require that it be the best of all available investments or that it match the price growth seen in major cities. It must have value and be able to hold that value to a meaningful extent. As noted, home ownership can have ancillary benefits (and challenges) and the sum of those benefits must be considered alongside the expected financial returns. It is also common for people in the general population to characterise having a mortgage as a useful budgeting technique, one that encourages them to save. While there are many ways to budget and save, mortgage-based homeownership is one that, in the mainstream culture, a lot of people are attracted to. There were some indications of this amongst homeowners in Wurrumiyanga, where many paid more than the minimum so as to build up a reserve and/or pay the loan off more quickly. There were also indications that loan repayments could take money out of the domain of sharing obligations, although not necessarily in a way that avoided relational complexity. One homeowner described how: 'people don't see that you are paying off your loan. And still humbug for money and I tell them: you can't rely on me for money because I've got money to pay off my loan. But yeah, I'd give you if I have spare' but also 'I really have to be tough, or it's really hard to live. You know what I mean? To be strict with other people'. In different ways, a number of homeowners referred to the fact that as a homeowner 'you have to say no to, to a lot of our family'.

Home ownership also has particular qualities as a vehicle for the transfer of wealth. The gift or bequest of a home is different to a gift of cash, shares or an investment property. It is less liquid and more embodied, it comes with memories and history and connection to a place. One homeowner described this through the term 'heritage': 'I don't want to sell the house I want to keep it as a heritage', which they clarified to mean either a place for their kids to live, should they choose to live in the community, or a potential income source. Another described how their aim as to 'leave something behind for my kids and my grandchildren. So, you know, they have somewhere to go. They've got a, they've got a place. They have a home.' It was a financial asset, but also something more. At its most basic, homeownership can also simply be a gift of housing, although this is complex where there are multiple beneficiaries, as was often the case. And relatedly, several homeowners spoke of their emotional connection to that particular house,[33] while – as described earlier – the homeowner who

[33] Homeownership is not the only way that family connections to a house can be maintained over generations. This can also occur under social housing, where policies permit it.

inherited the house of a deceased relative (after buying out the other beneficiaries) described the house as being like a 'shrine'.

The discussion below addresses the question of how well remote homeownership is able to perform the function of capturing, holding and transferring wealth, alongside its other functions. In doing so, and reflecting the long-term nature of homeownership, it adopts a whole-of-life approach to financial costs and benefits. It begins by considering the up-front costs, then the recurring costs and finally the medium to long-term costs. The discussion then continues in the concluding section, where I consider the question: if homeownership is not able to perform this function well, what else can? And what does this mean for residents of remote Indigenous communities?

Up-front costs and housing construction in remote communities

One of the most significant barriers to home ownership in remote Indigenous communities is the high cost of construction. Unfortunately, this is an issue that continues to worsen over time. Szava et al. (2007) describe how between 2003 and 2006 the average construction costs in Central Australian communities almost doubled: increasing from $180 000 to $335 000 in just three years (p. 9). Relevantly, the authors noted that costs are higher when building one house at a time, and that economies of scale begin at the point of four houses in the same location, which can reduce costs by 10%-15% (Szava et al., 2007, p. 9). Between 2008 and 2018, governments constructed around 4 000 new houses in communities across Australia under the National Partnership on Remote Indigenous Housing (NPARIH). This was a situation of very high economies of scale, and the average construction cost for communities in the Northern Territory was $552 000 (Department of the Prime Minister and Cabinet, 2017, p. 30).There have been significant further increases in construction costs in Australia in the period since then and it was reported in 2024 that it costs governments an average of $817 000 to build a 3-bedroom house in a remote community (Chlanda, 2024).

The increase in construction costs in remote communities in the last two decades has partly been due to a greater focus on construction quality, for which the arguments are compelling. Memmott et al. (2009b) describe how low-cost housing is 'often not cost-effective' (p. 5). The combination of climatic conditions and overcrowding means that houses in remote communities are subject to additional pressures. A widespread and long-term survey of housing failure in Indigenous communities found that 25% of failures were due to poor construction (Torzillo et al., 2008, p. 7). Where cheaper housing comes at the expense of long-term durability it will be more expensive over time. The combination of high construction costs and low incomes lead Memmott et al. (2009a) to conclude that homeownership in remote communities 'is thus likely to be limited to the purchase of existing rental houses, unless lower cost housing and/or self-build solutions are found' (p. 103). It is suggested below, however, that limiting home ownership to the purchase of existing housing is a medium-term solution to a long-term problem.

As previously described, on the Tiwi Islands, eight of the 17 grants of homeownership were for new houses, comprising four self-managed builds and four houses built by IBA Constructions under the Kickstart program. The new houses were constructed in around 2009 to 2011. While there is no public record of construction costs for each house, there is a record of the corresponding mortgages, which for self-managed builds averaged $253,357 and for Kickstart houses averaged $248,550. Purchasers

also paid a deposit, which for many may have been small,[34] and received total subsidies of up to $85 000 (several of those subsidies are no longer available).[35] The Auditor-General (2010) reports that the four Kickstart houses cost a total of $1.7M to build, or $425 000 each (p. 62). If that is correct, it suggests that IBA Constructions absorbed a portion of the costs so as to make the houses affordable under the program. An interviewee reported that maximum available loan under the HOIL program was $300 000 which meant that IBA Constructions had to aim for a maximum sale price of $300 000-$330 000, and so they were required to explore new methods of construction.[36] Government construction programs usually have ancillary aims such as providing opportunities for employment, training and business development. A 2011 report concluded that a reason the Kickstart houses in Wurrumiyanga were cheaper than those built for public housing during the same period was because the former were not subject to the same policy directives with respect to local employment, community engagement and household longevity (Davidson et al., 2011, p. 84).

One of the claims made during debate about the introduction of homeownership was that it would reduce housing costs as the private sector would be able to construct houses more efficiently than the public sector (Hughes et al., 2010, p. 13). This relies on a set of assumptions about as to the behaviour of private firms in the remote community context, and the limited experience of self-managed construction in Wurrumiyanga does not support this argument. Houses under the Kickstart Program achieved similar prices to self-managed builds, albeit that IBA Construction appear to have absorbed some costs, while there were long delays for self-managed builds as well as significant concerns about construction quality (leading the IBA to introduce a requirement that all self-managed builds must have a project manager).

For the nine people who bought existing houses, mortgages ranged from $66 400 to $152 640, with an average of around $109 000. This was less than half of the average mortgage for new houses. The first eight were sold in 2009 and 2010, at which time the EDTL was responsible for pricing. One interviewee reported that the EDTL favoured an approach based on market value.[37] There was some debate about how that concept applied, given the lack of a conventional market, and the services of valuers were obtained. The interviewee described how when Territory Housing became involved, they shifted to a cost approach based on the costs of construction less depreciation.[38] Only the homeowner who purchased in 2017 came under this new policy.

Recurring costs

The purchase price directly feeds into the first of the recurring costs of homeownership, being that of mortgage repayments. While mortgage repayments tend to receive the most attention (Hughes et al., 2010, p. 13), there are also three other sets of recurring costs in the form of rates, insurance and the costs of repairs and maintenance. Some of those costs have been higher than anticipated and, importantly, will continue even when the mortgage is repaid.

[34] The minimum deposit required of purchasers under the HOIL Program was effectively $1 000.
[35] Comprising $64 000 under the HOIL Program ($1 000 assistance with the deposit, a loan establishment grant of up to $13 000 and a good renters discount of up to $50 000. There were ongoing loan co-payments of up to $25 000 in addition to this) and between $7 000 and $21 000 from the First Homeowners Grant and bonus payment.
[36] Interview with Employee of Support Organisation #2.
[37] Interview with Employee of Support Organisation #2.
[38] Interview with Employee of Support Organisation #2.

Mortgage repayments

There were several benefits attached to the mortgage product introduced under the HOIL Program. In addition to up-front subsidies, the original group of purchasers were eligible for co-payments of up to $25 000 during the first ten years of the loan (Auditor-General, 2010, p. 17), and there was no lenders mortgage insurance, establishment costs or annual fee. The interest rate was discounted for an introductory period and then increased (IBA, *n.d.*-b), and in 2019 IBA advised all Wurrumiyanga homeowners that they were reducing the interest rate to 2.00% for the life of the loan. As described above, the initial amount of each mortgage varied from $66 400 to $300 000. By way of indication, minimum payments for those amounts at 2% over 30 years would be between $113 to $512 per fortnight. It appears that most homeowners are paying more than the minimum: several described paying amounts of between $500 and $600, including people who bought existing houses and had a smaller debt, with some paying even more. As described earlier, this was partly to repay the loan sooner, an approach that IBA encourages, and also to create a buffer for periods of hardship or to draw upon for house related expenses when needed. Some homeowners specifically identified a component of their repayments as being for repairs and maintenance, which is described further below.

Homeowners reported that IBA has taken a supportive approach when people did experience periods of hardship or a change of life circumstances. It was clear that the approach of IBA was different to that which might be expected of a commercial bank. Several homeowners described periods of financial hardship during which they had negotiated alternative arrangements with IBA: 'IBA are fine, you just have to speak with them'. There was a fairly high level of interaction with IBA staff, by phone and email, including with the staff member responsible for managing arrears, who nearly all homeowners could identify by name, and who engaged with homeowners on issues beyond the management of repayments. To date, there has been only one occasion in which IBA took action on the mortgage. For the homeowner involved, who had experienced a combination of hardships including a loss of employment and serious problems with construction quality and maintenance, the experience was devastating. They described the loss of the house as the shattering of a dream, and it was apparent that it continued to hurt them deeply. The arrangement reached with IBA was that they could 'walk away' without further debt and IBA took possession. Another homeowner had also experienced significant periods of arrears and reached the point of having conversations with IBA about them taking over the house, however they decided that they wanted to keep it and at the time of interview were again making their repayments.

Council rates

Rates in Wurrumiyanga have increased dramatically over the last decade as a result of broader dynamics in the funding of local government. In 2010-11, the Tiwi Islands Regional Council formally sought to raise a total of $582 716 by way of rates and other charges. By 2019-20, this had quadrupled to $2 328 299 (Tiwi Islands Regional Council, *n.d.*). As a result there has been a sharp increase in the rates paid by homeowners, who for 2019-20 were charged a minimum of $2,738.61 per year.[39] For social housing, rates are instead paid by the Department of Housing and are not passed on to tenants. Some homeowners expressed concern about the level of service they had received and rates had been a contentious issue even before the large increases. Public records and interviewee responses indicate

[39] The notice states that rates were 6.79% of the assessed unimproved capital value, with a minimum of $2,035.21, plus a garbage collection and waste management fee of $703.40.

that more than half of all homeowners had been in arrears at some stage. For several people those arrears were in the range of $4 000 to $8 000, and for at least one it exceeded $10 000 and reached the point of enforcement proceedings in a Darwin court.

In 2018-19, IBA intervened on behalf of homeowners and reached an agreement with the Council. Outstanding rates from the last two years were paid by IBA and added to the loans, while Council waived arears from any earlier periods. This is a further instance of the facilitative role played by IBA. As rates vary from region to region, they may have a lesser or greater impact in other communities, and in one interview it was noted that at Hope Vale in Queensland rates had been significantly less.[40]

Insurance

As is commonly the case, homeowners are required to maintain insurance under the terms of their mortgage. One homeowner had drawn on their insurance, following damage to their house during a period where they had to relocate to Melbourne to access medical treatment for their child. Kids had broken in while they were away and it cost several thousand dollars to repair. Some homeowners had arranged for insurance to be paid directly by IBA. Few had committed to memory the exact amount that they paid: one referred to paying $199 per fortnight, another said that it had been $135 or $150 per fortnight. While those amounts are higher than might be expected, insurance costs are 'considerably higher in northern Australia than the rest of Australia and have increased more over the last decade' (ACCC, 2010, p. vii). Reasons for this include more frequent natural disasters and higher building costs. As a result, in 2020 the average cost of home and contents insurance across Northern Australia was around $2 500, with significantly higher amounts seen in remote areas (ACCC, 2010, p. 25).

The costs of repairs and maintenance

Maintaining houses and the surrounding yards in a remote community can be profoundly expensive. In the words of one homeowner: 'It's like four thousand dollars to get one little thing done'. Homeowners related their experience of particular or expensive items but did not keep records of the overall amounts they spent, and no single organisation keeps track as payments occur through different avenues. Consequently, it was not possible to identify the exact cost of repairs and maintenance. It was also apparent that the experience of homeowners varied, depending on the age and nature of the building, the quality of the construction, and whether they experienced adverse events such as break ins, leaks or pest infestations.

Some guidance as to the average cost of repairs and maintenance in remote communities can be found in reports addressing the issue in the context of social housing (PriceWaterhouseCoopers, 2007, p. 66; Northern Territory Government, 2016, p. 55). In 2017, as part of a review of NPARIH, Nous Group were commissioned to report on the costs of repairs in communities across Queensland, South Australia, Western Australia and the Northern Territory. A headline finding that illustrates the extent of the challenge is that on average the rent collected on social housing in remote communities covers only 16% of the costs of property management, with maintenance comprising between 73% and 87% of those costs (Nous Group, 2017, p. 4). That is, maintenance costs far exceed the income generated by rent. By contrast, rental income collected on mainstream public housing in metropolitan areas covered

[40] Interview with Employee of Support Organisation #5 and #6.

87% of the ongoing costs.[41] The report also details how expenses increase with remoteness, and how emergency maintenance is considerably more expensive than planned or responsive maintenance.

In the financial year 2019-2020, the NT Government spent an average of $5,508 per house on maintenance for remote housing including town camps, with the average spend varying considerably between regions (Grealy et al., 2023, p. 34). This occurs in circumstances where the NT Government is frequently criticised for spending too little on repairs and maintenance, and as described above is currently subject to a class action on that basis. It has been noted by comparison that for the 2021 financial year, the South Australian government spent an average of around $10 000 per house in the Anangu Pitjantjatjara Yankunytjatjara (APY) lands (Grealy and Cripps, 2023; Lea et al., 2021, p. 27).

Medium and long-term costs

In 2018-19, IBA offered all homeowners in Wurrumiyanga assistance with arranging for their houses to be updated and for any outstanding maintenance issues to be addressed. By that time, most of the homeowners had been in their houses for nearly a decade without any largescale repairs. Quite a few homeowners participated, and described making repairs and updates such as painting, installing further air conditioning and new fans, updating the kitchen and wet areas, constructing a new fence and replacing the railing on the veranda. For those homeowners who participated, IBA obtained quotes and arranged for payment to be added to existing loans. Several homeowners described the consequent increase in the size of their loan: 'I think I did about another thirty, thirty thousand worth of renos again'; 'it was about $40,000. And then … they did some renovation at my house, it's gone up to $88,000'; 'four air con, you know, it cost me another 10 grand [and] I'm looking at about another probably eight to nine grand there to paint the house'; 'I got flyscreens put in, security doors put in, locks changed. I needed switches fixed. What else did they do? They might have … I can't think now. Flyscreens. Doors. I needed the roof guttering. I needed that altered. And my plumbing. And it came to $21,000'.

Regular repairs and upgrades have a direct impact on housing lifespans and have increasingly become a feature of remote housing management. It was reported in interviews that Territory Housing take the approach that remote houses require a major upgrade every 10-15 years, particularly for high traffic areas such as kitchens and bathrooms.[42] Lea et al argue that maintenance should be understood as 'an investment', 'a means of reducing significant costs later in the life cycle' as well as 'an essential requirement for improving the health and wellbeing' of residents (Lea et al., 2021, p. 23). Historically, the lifespan of housing in remote communities has often been far too short, contributing to the housing deficit and consequent overcrowding in communities. A report from 2009, for example refers to 'an average house life span of seven to twelve years' for remote housing across the Territory (FaHCSIA, 2009, p. 11). It is not clear how that figure is calculated – and as Dillon (2018) notes the relevant public data is 'virtually non-existent' – but one of the aims of the NPARIH was to introduce 'a program of ongoing maintenance and repairs that progressively increases the life cycle of remote Indigenous housing from seven years to a public housing-like lifecycle of up to 30 years'(Council of Australian Governments, 2008, cl 13(c)). The NT Department of Housing (2018) has stated that remote housing and associated infrastructure are 'generally accepted to have useful economic lives of between 20-40 years, however individual units will vary dependent on construction type, location,

[41] On average across the four jurisdictions: see (Nous Group, 2017, p. 14). The report clarifies that 80% of that difference is accounted for by higher costs, and 20% by lower rent in remote Indigenous communities.
[42] Interview with Employee of Support Organisation #4.

utility, alternate use and related service features and functions' (p. 153). Outcomes are more variable and less settled than some statements suggest, and depend on a range of factors, and one interviewee was of the view that remote houses have 'about a forty-year life unless you invest'.[43]

In their report on remote housing costs, Nous Group (2017) draw a distinction between 'recurrent maintenance' and 'capital maintenance'. That latter describes expenditure such as kitchen and wet area upgrades, major upgrades to external building fabric and modifications for people with a disability (p. 9). The 2018-19 upgrades in Wurrumiyanga fall within this definition. The Nous Group (2017) found it was difficult to calculate the exact cost of capital maintenance as different jurisdictions used different classifications, housing quality varies, and calculations require some element of estimation (pp. 10–11). Consequently, in some jurisdictions capital maintenance was recorded as exceeding recurring maintenance while in other jurisdiction it was the reverse.[44] In one jurisdiction, capital maintenance was estimated at $50 000 per remote house each decade.

In the longer term, all homeowners, or their heirs, will most likely have to replace their house.[45] One owner in Wurrumiyanga reported that they had already reached that point, which in their case was exacerbated by the house being vacant for a long period. For others it may be decades away and will depend on a range of factors such as construction quality, the level of use, whether they are subject to adverse events such as water damage or insect infestation, and the nature of ongoing repairs and preventative maintenance. In the context of remote social housing, Lea et al. (2021) recommend the adoption of a 'lifecycle funding approach'(p. 20). The same lifecycle approach is needed when considering the economic consequences of remote home ownership, particularly as a focus on up-front costs is so misleading in the remote context. Lea et al. illustrate this by drawing on a review of life-cycle costs for a modest Brisbane dwelling and extrapolating from this using reported data on costs in the remote and very remote contexts, including that of the Nous Group. Dividing life-cycle costs into three groups – construction, operation and maintenance, and disposal – they describe how constructions represents 62% of the total lifecycle cost in Brisbane but only 44% in remote areas and 24% in very remote areas, due to the significant increase in operation and maintenance costs (Lea et al., 2021, p. 23). A house in a very remote community costs twice as much to build, but also five times as much across its lifecycle. Their modelling indicates that a house that costs $500 000 to build in a very remote community might cost $2 070 542 over its lifecycle. Similar modelling in the Australian Government's review of NPARIH on the '30 year whole of life' cost of different housing types in several different remote contexts reaches a similar conclusion. The review finds that '[o]ver 30 years the initial capital cost represents about one quarter to one third of the total lifecycle cost', which they estimate to be between $1 582 000 and $2 191 000 for the selected locations and construction types (Commonwealth of Australia, 2017, p. 32).

[43] Interview with Employee of Support Organisation #4.
[44] Capital maintenance ranges from 25% to 62% of total costs, recurrent maintenance ranges from 14% to 49%, and other expenses (employment costs, bad debts, etc) from 13% to 27%: Nous Group, (2017, p. 10).
[45] There is also the possibility of house loss due to an insurable event, such as cyclone or flood. That is not addressed here as it is covered by insurance, unless they are underinsured.

Summarising the economics of remote home ownership

This discussion illustrates why it is difficult to calculate the exact costs associated with remote home ownership. While some of the data is relatively clear, there is also a great deal of variability and a number of costs that can only be estimated or modelled, particularly when taking a lifecycle approach. Such an approach is more complex but also necessary. The discussion above demonstrates that there is a real possibility that the greater proportion of the costs of home ownership are yet to be experienced. Unless the models are wrong, or the experience of homeowners is markedly different to that of social housing, significant further costs will arise sometime in the next few decades.

What is clear is that home ownership is expensive and that expenses extend well beyond mortgage repayments on the initial loan. Based on figures from Wurrumiyanga, repayments on the initial loan might vary from $5 556 to $20 244 per year.[46] In addition, residents in Wurrumiyanga pay $3 138 per year in rates,[47] as well as a similar or higher amount in insurance. Repairs and maintenance will often cost several thousand dollars a year for recurrent maintenance and up to $50 000 each decade for capital maintenance. The most difficult variable of all to predict is when houses will need replacing, which is significant as at that point owners face the prospect of hundreds of thousands of dollars to dispose of existing materials and design and build a new house. Those owners who avoided the high costs of construction initially by purchasing an existing house will eventually be faced with exactly that set of challenges. Relying on the sale of existing homes is a medium-term solution to a long-term problem and, unless there is a fundamental change of circumstances such as new technology leading to reduced construction costs, policy responses will also need to be long-term.

These expenses need to be weighed against the financial benefits. It is significant in this context that homeownership is generally more expensive than social housing. A straight comparison is difficult as the amount of rent paid for social housing in remote communities is variable, depending on income and house size and type (see Markham and Klerck (2022)). In 2022, the NT government introduced a simplified framework under which base rent was calculated at $70 per room per week capped at a maximum of $280 per week for each house (Department of Housing, Local Government and Community Development, *n.d.*). This resulted in an increase in rent for most remote tenants (see Markham and Klerck (2022)). However, as the NT government did not afford procedural fairness to tenants, the new framework was quashed by the High Court in December 2025.[48] The earlier regime will continue to apply until a new framework is validly enacted. The key point for present purposes is that - particularly as tenants of social housing do not pay for council rates, building insurance or repairs and maintenance - , home ownership is more expensive than social housing *in almost all circumstances*. Even when mortgages have been repaid, home ownership does not perform well as a low-cost alternative to social housing, although it could be different if additional supports were introduced such as exempting homeowners from rates, providing subsidised insurance or offering additional assistance with maintenance.

Home ownership can also provide a financial benefit where the house is rented out or where its value is realised upon sale. To date, no homeowner in Wurrumiyanga has sold their house inter vivos and, given

[46] The lowest cost scenario is based on a loan of $109 000, the average loan amount for pre-existing houses in Wurrumiyanga, at 2% over 25 years (repayments of $463/month or $5,556/year). The highest cost scenario is based on a loan of $250 000, the average loan amount for new houses in Wurrumiyanga, at 6.49% over 25 years (repayments of $1,687/month or $20,244/year). 6.49% is IBA's variable home loan rate at the time of writing. The figures include repayment of the capital as well as interest.
[47] For 2022-3, rates for land used for residential purposes are $2,332.28 plus a garbage collection charge of $805.97, for a total of $3 138.25.
[48] See *Badari v Minister for Territory Families and Urban Housing* [2025] HCA 47.

the drop in demand among community members, it is likely that any future sales will be to an organisation. Due to the particular nature of the market, there is considerable scope for variability in the price they might receive. It would be different if, as some authors have recommended, the government offered a buyback scheme.

Owning a house is more likely to provide a benefit as a source of rental income. Organisations operating in remote communities are often unable to find sufficient housing for staff, and one homeowner in Wurrumiyanga was able to rent out their house to an organisation when they moved elsewhere. The owner stated that the tenant was required to look after repairs and maintenance, and that they were happy with the fact that the rent was largely paying the mortgage and other expenses, which they topped up fortnightly from their salary. It is possible that a house could be let for a rental that generated a small profit for the owner. To date, the practice has not been widespread, though several other homeowners were aware of it and mentioned it as a possible option in the future. It also means that a house that was formerly housing for community residents becomes staff housing for the duration of the lease.

Discussion

Low uptake

The starting point for any discussion of outcomes is that the take up of homeownership has been low. After more than 15 years, two largescale programs and considerable expenditure by the Australian and NT governments, there have been only 17 grants of home ownership on the Tiwi Islands and none elsewhere in communities on Aboriginal land the Northern Territory. While earlier research indicated a higher level of interest in homeownership in remote communities,[49] in the Territory that interest has not translated into purchases.[50] As this research focuses on the experience of homeowners it was not able to conclusively address the reasons why other people have not participated. One reason suggested during interviews was that as the availability and quality of social housing improved, interest in home ownership decreased. Another was that as people went through the process of calculating the costs they realised it was not for them. A further suggested reason particular to Wurrumiyanga is that some owners had highly visible problems with their builder and this impacted on community perceptions. From a supply perspective, it was noted that the approval process was long and difficult particularly when buying an existing house.

It remains significant that most people who did buy a house on the Tiwi Islands are on balance positive about their experience. That statement requires some context: for some, home ownership has been exceptionally difficult, even heartbreaking; and for certain others, their positive sentiments about home ownership are connected to it being the first time they have had a house of their own. Nevertheless, it emerged from interviews that many owners expressed a preference for the changed dynamics of obligation that homeownership entails. In most remote communities, housing options for residents are limited to social housing or, occasionally, staff housing. The introduction of

[49] Memmott et al. (2009) surveyed 86 people from five communities and concluded that the 'current survey found that most Aboriginal people do aspire to home ownership' (p. 97); Moran et al. (2002) surveyed 75 people from four communities and found 'a signifcant number of households had a genuine and committed aspiration to own their own house' (p. 368). Both surveys targeted residents who were interested in home ownership, so did not provide clear data on the overall level of interest in communities.
[50] As noted above, there have also been a number of grants of home ownership in remote Indigenous communities in Queensland.

homeownership provides a real alternative. As discussed below, it is not necessarily the case that this alternative needs to be homeownership in its classical market form.

Need for long-term support and long-term policy

There are a number of reasons why home ownership in remote communities is more challenging than in urban areas: repairs and maintenance, quality of housing stock, levels of overcrowding, challenges with respect to transfers, etc. Introducing a scheme that entails a more onerous form of home ownership, while granting it to people who have less experience of home ownership and the cultures and practices that have grown around it, risks setting a good many people up to fail. This is even more the case when one considers the social, health and demographic challenges that remote communities face.

It is in this context that homeowners in Wurrumiyanga have required ongoing support. To date that support has included some assistance with maintenance, with budgeting, in negotiating with organisations, and dealing with the impact on housing of certain significant life events. Similar to what has been found with respect to remote social housing, there has been a need for scheduled as well as responsive maintenance, without which there is a real risk that houses will become less healthy and less safe and that more expensive emergency or ameliorative repairs may be required later. In particular situations people can also need assistance with wills, with managing the breakdown of a relationship, and with transfers more broadly. Tiwi homeowners were generally positive about the support that they had received and it was noted in particular that IBA has played a role beyond that of a traditional mortgagee. This was not something that was planned for, rather their role evolved in response to an evident need. There are questions about whether IBA are the best placed organisation to perform this role, particularly as home ownership will outlast the mortgage. On the Tiwi Islands, one homeowner has now finished paying their mortgage and owns their house outright (Wyatt, 2020). When the mortgage is repaid IBA no longer have a formal role in supporting owners.

This points to a broader issue with respect to the introduction of home ownership. It is noted above that in several respects outcomes in Wurrumiyanga have been an improvement on those under earlier remote home ownership schemes. This is at least partly due to the decision-making of, and support provided by, individuals and organisations involved in implementing the reform. This should not, however, distract from the flawed nature of the policy process. Home ownership is of its nature long-term, yet at the time of its introduction little to no attention was given to the ongoing supports and policy frameworks that were required. The policy was decided upon centrally and at a high level and then implemented in communities. Relatively generous up-front subsidies were created, then abandoned, and there is no evidence of long-term modelling or strategies for addressing the ongoing costs of home ownership. Up-front renovations were facilitated but no further upgrades were scheduled or planned for. Several million dollars were spent on money management education but no provision was made for ongoing support with finances and budgeting. These needs were predictable but not planned for. The default framing of home ownership as ‘private’, as enabling a wholesale shift in ongoing responsibility from the state to the individual, is inescapably flawed in its application to housing in remote Indigenous communities.

Impact on care for houses

One of the arguments made with respect to home ownership has been that it will lead to people caring for their houses better and so improve longevity and reduce overall maintenance costs. Beadman

(2004), for example, predicted that 'if people were enabled to own their home repairs and maintenance costs would plummet' (p. 30). The former minister, Mal Brough, said that introducing home ownership would encourage private home owners to take care of their properties (Wilson, 2007; Humphries, 2007). CYI (2007) argue that where implemented well home ownership can embed a 'strong sense of responsibility and ownership which results in a real change in behaviour', including with respect to looking after houses (p. 109). In a 2001 survey of remote communities, a small number of respondents identified improved responsibility and care for houses as one of the advantages of home ownership (Moran, 2001, pp. 12–13).

There are several reasons to be cautious about this argument. The nexus between home ownership, caring for houses and the costs of maintenance is not the simple relationship that Beadman suggests. Researchers from Health Habitat have identified that residents of social housing in remote communities are responsible for only a small portion of housing faults. In surveys of several thousand houses, in which they found a very high number of components in need of repair, they found that 65% of faults were due to a lack of routine maintenance, 25% due to faulty installation or equipment and only 10% due to damage or misuse by occupants (Torzillo et al., 2008, pp. 7–10). It was apparent from interviews in Wurrumiyanga that homeowners had a strong sense of pride in and responsibility for their houses but also that maintenance and repairs had proved challenging. Some homeowners had put off repairs for faults that had the potential to impact on health, such as a leaking pipe leading to a damaged floor, and three had reached the point of needing to move out of their home. Earlier remote homeownership schemes had significantly higher rates of disrepair and abandonment. The experience in Wurrumiyanga and elsewhere suggests that it is the supports and practices with respect to repairs and maintenance that will have the most impact on housing quality over the life-cycle.

Being realistic about economic impact

For the majority of Tiwi homeowners a key rationale was financial in the form of a desire to build a store of wealth for the future and to leave something valuable to family. This occurs against a backdrop of high levels of poverty and limited access to other opportunities for investment. Across Australia, homeownership has played a major role in the generation and transmission of wealth, and people who can't afford to buy a home experience increasing levels of financial and social exclusion. For residents of remote communities, this can form a barrier to their participation in in the life of the regional centres and cities to which their communities are connected. If they wish to move to Darwin, for example, it is on very different terms to a family that arrives with existing financial resources. For the small number of people in remote communities with relatively well-paid jobs, this absence of accessible investment options contributes to ongoing financial exclusion, despite their income.

It is important then to be clear-eyed about the capacity of remote home ownership to perform this function of storing and transmitting wealth. While it is a longer-term question there are several reasons to be concerned, particularly under current policy settings. Home ownership is expensive and focussing on up-front costs is apt to mislead; modelling on remote social housing indicates that the medium to long-term costs are greater. Maintaining a house in remote and very remote areas is expensive even once a mortgage is repaid, and costs such as council rates, insurance and repairs and maintenance can mean that owners without a reasonable income will struggle to meet the ongoing financial obligations, more so when major renovations or rebuilding is required. No respondent suggested that homeownership was a good option for people without work, and under almost all scenarios in Wurrumiyanga homeownership will be more expensive than social housing. It is also significant that homeowners in Wurrumiyanga who have attempted to sell have not been able to.

Those homeowners were not able to realise their investment when they need and the market is unusually risky and uncertain. If an owner is forced to sell at discount or, even worse, to abandon their property, the scale of loss will be considerable.

The economic impact could be improved if changes were made pursuant to a long-term policy that addressed the particular challenges of the remote context across the housing life cycle. Matters for consideration include exempting homeowners from rates and providing assistance with insurance. It is a striking disincentive that homeowners in Wurrumiyanga pay thousands of dollars in rates each year while other Tiwi don't pay anything. A necessary measure, which has not yet been addressed, is to put in place ongoing support with matters such as maintenance and budgeting beyond the life of the mortgage.

A further option identified in earlier research is that of a government buy-back scheme (Moran, 1999, p. 5), or alternatively a safety net 'which permits home owners to revert back to a rental unit if necessary' (Memmott et al., 2009, p. 11). As noted, no home owner in Wurrumiyanga has yet been able to sell and if a sale were to occur the price would be hard to predict: in some circumstances a motivated organisation might be prepared to pay a high price, in others a homeowner might be forced to sell at a discount. Calculating the purchase price under a buy-back scheme might be complicated but it would introduce greater certainty into the market, perhaps in the form of a market floor. Without such an intervention there is a considerable risk that in the future homeowners in Wurrumiyanga will suffer significant and demoralising financial loss.

Alternative housing models and further research

A potentially more significant change has been suggested by IBA (2022), drawing on their experience in working with remote homeowners in Wurrumiyanga and Queensland. IBA are strong advocates for Indigenous home ownership and have managed the Indigenous Home Ownership Program (IHOP) for nearly five decades, during which time they have granted more than 20 000 home loans to Indigenous families across Australia (p. 3). It is significant, then, that in a submission to the Productivity Commission in 2022 they argue that there is a need 'to further investigate alternative housing delivery models in markets where the IHOP is generally not a suitable funding solution (such as many remote locations)' (IBA, 2022, p. 3). That is, in many remote locations it may be that residents are not well served by a simple binary between home ownership and rental/social housing and that alternative housing delivery models need to be considered. IBA (2022) do not elaborate on a particular model, which would require further research, but note that 'alternative approaches to government investment' might 'underpin the establishment of quasi-housing markets … and thereby create conditions more conducive to commercial investment in housing'(p. 7). Alternative housing delivery models might provide at least some of the benefits of home ownership, including the benefits identified by owners in Wurrumiyanga, but within a different economic framework.

Being transparent about the reasons for introducing home ownership

It is described above how there is ongoing interest in remote home ownership at a state and federal level as well as support from a number of Indigenous leaders and organisations. Where home ownership is introduced into remote communities it is important to be clear about the reasons for doing so. Such is the attractiveness of home ownership in the broader community that it can be tempting to think of it as an unalloyed good in all contexts. As this article demonstrates, that is not the case and remote home ownership is better characterized as distinct arrangement such that its

benefits and rationale need to be expressly identified rather than assumed. There can be very different reasons for wanting to introduce home ownership in remote Indigenous communities: from wanting to provide choice to wanting to impose responsibility; from a tool for broader cultural change to an option for a small section of the community; from providing an avenue for wealth creation to reducing housing costs for governments, etc. Those various rationales do not always align and the differences between them matter when it becomes necessary to make decisions about implementation, supports, resourcing and the allocation of responsibilities. The need for clarity is greater when it is recognised that a simple reliance on market-based home ownership will generally not be suitable for remote communities. Market-based home ownership forms our default understanding, and where a different model is required then the parameters of that model can either be developed ad hoc in the course of ongoing implementation or can be the subject of express discussion and policy. To date the approach has been ad hoc.

It is particularly important that this clarity extends to communications with prospective homeowners so that they know what they are being asked to sign up to. Is it being offered, for example, as an avenue for wealth creation or as a form of housing that is more expensive but which provides for greater control and authority? Concerns arise where it is promoted as the former but later implemented on the basis that it should be the latter.

Conclusion

This article aims to convey the complexity of remote home ownership and the extent of the achievements of those Tiwi who became the first people in their community to own their own homes. When home ownership was introduced in Wurrumiyanga, the approach of the Australian government was that a combination of new leasing arrangements and up-front financial supports would be sufficient and effective to create a largescale change that would work well over the long term. It has been left to homeowners and the organisations supporting them to work through the issues that this created. A great deal has been achieved and learned, but there has also been significant hardship and under current frameworks even successful homeowners face troubling risks in the future. As home ownership is long term, there remains an opportunity to create improved policies to better support current owners in Wurrumiyanga and other communities over the coming decades.

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