

**Senate Community Affairs Committee**  
**ANSWERS TO ESTIMATES QUESTIONS ON NOTICE**  
**FAMILIES, HOUSING, COMMUNITY SERVICES AND**  
**INDIGENOUS AFFAIRS PORTFOLIO**  
**2010-11 Additional Estimates Hearings**

**Outcome Number:** 7

**Question No:** 161

**Topic:** Home Ownership on Indigenous Lands (HOIL)

**Hansard Page:** Written

**Senator Scullion** asked:

Was support provided by HOIL to assist program participants in understanding what was required in the contracts they were signing? If not, why not?

**Answer:**

All clients were funded for a solicitor to advise them about the loan offer and the contract of sale. At settlement, Indigenous Business Australia (IBA) received confirmation from solicitors for each client that this advice had been provided.

Not all clients sought or received advice from their solicitors regarding their building contract. Some clients had selected their builder and signed a contract before IBA approved their loan.

IBA now supports all new HOIL clients by requiring clients to appoint project managers to advise them on the technical aspects of their building projects and their solicitors to advise them concerning the legal aspects of the contracts they sign. IBA funds the costs of these support services.