

**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:** 164

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

**Hansard Page:** Written

**Senator Scullion** asked:

How many HOIL participants are now paying a mortgage on a house which has not yet been finished?

**Answer:**

Five clients are currently making loan repayments on a house that is not yet finished. In relation to these houses:

- one house has minor defects;
- three are existing houses which are in the process of being renovated;
- one house requires conversion from diesel generation to a solar power system; and
- all are occupied.

The commencement of loan repayments on properties prior to the completion of construction or renovation is consistent with standard industry practice whereby interest only repayments are charged as the loan is drawn down. Progressive payments are usually provided to the builder at various stages of the project, as the building is constructed over a period of time.