

Senate Finance and Public Administration Legislation Committee

ANSWERS TO QUESTIONS ON NOTICE

Additional Estimates 24-28 February 2014

Prime Minister and Cabinet Portfolio

Department/Agency: Department of the Prime Minister and Cabinet

Outcome/Program: 1.1 Prime Minister and Cabinet

Topic: Indigenous Business Australia

Senator: Senator Zed Seselja

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Question:

1. Under Indigenous Business Australia's Home Ownership Programme, how many loans have been approved since the beginning of 2012?
2. During this period, how many loans have been approved on Indigenous land under this programme?
3. How many loans were approved on Indigenous land between 2010 and 2012 under the former Home Ownership on Indigenous Land Programme?
4. What has affected the performance of the Home Ownership Programme on Indigenous land?

Answer:

The information in relation to questions 1 to 3 has been provided by Indigenous Business Australia (IBA), which is responsible for the administration of the Indigenous Home Ownership Programme.

1. IBA approved 1,186 home loans from 1 January 2012 to 28 February 2014. Note that from 1 July 2012, the former Home Ownership Programme (HOP) was merged with the former Home Ownership on Indigenous Land (HOIL) programme to form the Indigenous Home Ownership Programme (IHOP). The 1,186 figure includes loans made under the former HOP as well as under IHOP.
2. From 1 January 2012 to 28 February 2014, no new loans were approved on land with Indigenous communal title under the former HOIL or under IHOP. However, 11 IHOP loans were approved on freehold land (Hope Valley Estate) in the remote Indigenous community of Hope Vale in Queensland.

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3. Under the former HOIL programme, from 1 January 2010 to 31 December 2011, seven loans were approved on land with Indigenous community title.
4. Home ownership outcomes in remote Indigenous communities have been limited due to the complex issues associated with land tenure arrangements and administration systems. The lack of a policy for the sale of remote social housing in many jurisdictions is an additional barrier to home ownership outcomes. Other issues that also impact are high construction costs, limited housing markets, and low levels of Indigenous income and employment.