

**Senate Finance and Public Administration Legislation Committee**  
**ANSWERS TO QUESTIONS ON NOTICE**  
**Supplementary Budget Estimates - 2016-17**

**Prime Minister and Cabinet Portfolio**

**Department/Agency:** Indigenous Business Australia  
**Outcome/Program:** Outcome 2; Indigenous  
**Topic:** ALRA

**Senator:** McCarthy

**Question reference number:** 113

**Type of question:** FPA Friday 21 October 2016, pages 25 & 26

**Date set by the committee for the return of answer:** 2 December 2016

**Number of pages:** 2.

**Question:**

**Senator McCARTHY:** In terms of Aboriginal land—like, for example, the Northern Territory, where over 50 per cent of the land mass is ALRA—do you loan to Indigenous families on Aboriginal land?

**Mr Bator:** We do. That is one of the challenges, I think, that Senator Dodson was referring to. We have responsible lending practice that we like to follow. So if there is no market for a house, what is the challenge we are going to put up to a person?

They may well be able to pay or employment opportunities might go and they might not have an opportunity to sell the house. So we are trying to think through, as well as giving the loan, the next steps in some regions like that.

An important point, which the chair was making as well, is how we can bring all of our tools to play in terms of business start-up, investments and ILC activity to try to create an environment where there are ongoing sustainable jobs for people who do wish to take out a home loan and own their own home. So we do give loans in those areas, but we also—

**Senator McCARTHY:** Could you give numbers on notice?

**Mr Bator:** Yes.

**Answer:**

At 30 September 2016 there were 20 active (funded) loans in discrete communities i.e. on Aboriginal land where the loan is secured by a long term residential lease.

Yarrabah Qld	3
Wurrumiyanga (Tiwi ) NT	17

In October IBA approved an additional loan for an applicant at Wurrumiyanga, however this loan is yet to settle.

In addition IBA has provided 15 loans for house and land packages on the Millers Block, a **freehold estate** adjacent to the Aboriginal community of Hope Vale in Queensland.

IBA continues to work with PM&C in pursuing tenure and land administration reforms with State and Territory governments to enable home ownership opportunities on Indigenous land.