

CHAPTER 2

POLICY FRAMEWORK AND FUNDING

1. The key direct¹ Commonwealth and State Governments programs — rent assistance, Commonwealth State Housing Agreement (CSHA), Aboriginal Rental Housing Program (ARHP) and the Community Housing and Infrastructure Program (CHIP) and the ATSIC home ownership scheme— are outlined in this Chapter.

2. A factor influencing reforms in the housing area has been the Council of Australian Governments (COAG) endorsement of the *National Commitment to Improved Outcomes in the Delivery of Programs and Services for Aboriginal and Torres Strait Islanders*, 1992.

DIRECT HOUSING ASSISTANCE

Rent Assistance

3. The Commonwealth provides Rent Assistance (RA) to mainly private renters, with an annual cost of over \$1.5 billion each year. To be entitled to rent assistance the recipient must meet eligibility criteria that are mainly associated with low income. Of the total rent assistance payments it is estimated that approximately 16 850 Indigenous income units² receive rent assistance each fortnight, costing about \$25 million a year. This is likely to be underestimated because of self-identification on application. In addition, ATSIC has noted that Indigenous people do not always access rent assistance due to language, cultural and other factors.

4. Table 2-1 shows the minimum rent that must be paid before rent assistance applies. Because of the low rents charged for much Indigenous community housing it is unlikely that many tenants in community housing would be eligible for rent assistance.

¹ Indirect housing assistance includes subsidies for housing given to home owners and home buyers in the form of exemption from both the Commonwealth taxes (capital gains tax and imputed rents) and State taxes (land tax and stamp duty). These forms of assistance operate through the taxation system.

² An income unit may comprise a single person or a couple. Figures are for Rent Assistance recipients as at 14 June 2000.

Table 2-1 RENT ASSISTANCE RATES, 2001

Family situations	Maximum payment per fortnight	No payment if your fortnightly rent is less than	Maximum payment if your fortnightly rent is more than
	\$	\$	\$
Single, no children	86.40	75.00	190.20
Single, no children, sharer	57.60	75.00	151.80
Couple, no children	81.20	122.20	230.47
One of a couple who are separated due to illness, no children	86.40	75.00	190.20
One of a couple who are temporarily separated, no children	81.20	75.00	183.27
Single, 1 or 2 children	100.94	98.70	233.29
Single, 3 or more children	114.10	98.70	250.83
Couple, 1 or 2 children	100.40	146.02	280.61
Couple, 3 or more children	114.10	146.02	298.15

Source: Centrelink Website, March, 2001.

Commonwealth State Housing Agreement (CSHA)

5. The 1989 CSHA introduced the following initiatives in public housing:

- (i) annual joint Commonwealth–State planning process;
- (ii) provision for user rights and appeal processes;
- (iii) Commonwealth provided funds as grants with States also making a contribution;
- (iv) at least 80 per cent of grant funds to be used as capital funding for public housing;
- (v) lending for home purchase to be financed mainly by private funds; and
- (vi) shared house ownership options introduced.

6. Under the current 1999 CSHA, which applies until 2003, the Commonwealth and the States recognise that the provision of housing assistance for people requiring access to affordable³ and appropriate housing⁴ is essential to reduce poverty.

³ The Housing Assistance (Form of Agreement) Determination 1999 says that 'Affordable' means that the housing costs for a household, after taking into account housing assistance, do not exceed agreed benchmarks;

⁴ 'Appropriate Housing' means housing which meets the different needs of different households. This includes housing assistance which is appropriate to household size, household type and to special and cultural needs.

7. The strategy of the Commonwealth has focussed on outcomes. It aims to reach agreement on strategic directions and give the States greater freedom over the provision of assistance. The guiding principles include a clause that housing assistance should provide assistance to those with the greatest needs. Funds are distributed to the States on an equal per capita basis⁵, but no State is allocated less than \$7.3 million.

8. Table 2-2 shows the funding for the major components of the CSHA for 2000-01 to 2002-03. Table 2-3 shows indicative State funding contributions. Some States use some of these funds for Indigenous-specific housing.

Table 2-2 COMMONWEALTH FINANCIAL ASSISTANCE TO THE STATES FOR HOUSING 1999 TO 2004

	Base Funding	Cwth/State reform	Aboriginal Rental Housing Program	Community Housing program	Crisis Accommodation Program	Total Funding
	\$m	\$m	\$m	\$m	\$	
2000-2001	753.4	269.0	91.0	64.0	40.0	1217.4
2001-2002	744.0	269.0	91.0	64.0	40.0	1208.0
2002-2003	735.0	269.0	91.0	64.0	40.0	1199.0

Source: Attachment to Housing Assistance (Form of Agreement) Determination 1999.

Table 2-3 INDICATIVE STATE FUNDING CONTRIBUTIONS

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
2000-2001	122.3	89.8	66.6	35.1	28.8	11.1	8.5	6.6	368.8
2001-2002	120.8	88.6	65.7	34.7	28.4	11.0	8.4	6.5	364.1
2002-2003	119.2	87.5	64.9	34.2	28.0	10.8	8.4	6.5	359.5

Source: Attachment to Housing Assistance (Form of Agreement) Determination 1999.

INDIGENOUS — SPECIFIC HOUSING PROGRAMS

9. To help address the disadvantages faced by Indigenous people and to improve Indigenous housing the Commonwealth provides supplementary additional assistance through Indigenous-specific Housing Programs. The existing Indigenous-specific housing programs are ARHP, an element of CSHA; and CHIP⁶ which includes NAHS administered by ATSIC.

10. Funding under the three Commonwealth programs for the period 1996-97 to 1999-2000 is shown in Table 2-4.

⁵ Clause (4)(3) of the CSHA 1999.

⁶ This program is reported on as Output 241 Community Housing in the ATSIC Annual Report 1999-2000.

Table 2-4 COMMONWEALTH FUNDS FOR INDIGENOUS HOUSING, 1996-1997 TO 1999-2000

State	Year(a) (b)	NAHS housing element	Community housing (excluding NAHS)	Total community housing	ARHP	Total
		\$m	\$m	\$M	\$m	\$m
New South Wales	1996-97	6.79	11.41	18.20	17.78	35.98
	1997-98	4.91	11.61	16.52	17.78	34.30
	1998-99	7.19	11.60	18.79	17.78	36.57
	1999-00 (a)	6.43	14.94	21.37	17.78	39.15
Victoria	1996-97	0.00	3.39	3.39	3.64	7.03
	1997-98	0.00	3.60	3.60	3.64	7.24
	1998-99	0.00	3.58	3.58	3.64	7.22
	1999-00 (a)	0.00	5.68	5.68	3.64	9.32
Queensland	1996-97	3.82	15.00	18.82	25.33	45.14
	1997-98	8.88	17.85	26.73	25.33	52.06
	1998-99	5.69	15.01	20.70	25.23	46.03
	1999-00(a)	5.13	20.59	25.72	25.28	51.00
Western Australia	1996-97	9.02	10.02	19.04	15.86	34.90
	1997-98	12.30	11.67	23.97	15.86	39.83
	1998-99	7.71	11.73	19.44	15.86	35.30
	1999-00(a)	5.37	24.87	24.96	15.86	40.73
South Australia	1996-97	0.70	4.02	4.72	8.34	13.07
	1997-98	0.71	3.42	4.13	8.34	12.47
	1998-99	1.02	3.48	4.50	8.34	12.84
	1999-00(a)	0.53	6.87	7.40	8.34	15.74
Tasmania	1996-97	0.00	1.13	1.13	0.70	1.83
	1997-98	0.00	1.33	1.33	0.70	2.02
	1998-99	0.00	1.55	1.55	0.70	2.25
	1999-00(a)	0.00	1.69	1.69	0.70	2.39
Northern Territory	1996-97	14.35	15.27	29.62	19.46	49.08
	1997-98	19.12	15.55	34.67	19.46	54.16
	1998-99	26.15	15.65	41.80	19.46	61.25
	1999-00(a)	17.41	20.33	37.74	19.46	57.21
Australia	1996-97	34.68	61.23	95.91	91.10	187.01
	1997-98	45.92	65.06	110.98	91.10	202.08
	1998-99	47.75	62.59	110.34	91.00	201.62
	1999-00(a)	34.87	89.61	(a)127.77	91.05	218.82

(a) The total amounts for Output 241 Community Housing for 1999-2000 are sourced to ATSIC Annual Report 1999-2000, Appendix 15, p199-203. The NAHS figures are from a data file supplied by ATSIC on NAHS housing 21 March 2001. The national total of \$127.8 million includes \$3.294 million an allocation at the National level. The cash disbursement for community housing was \$116.5 million.

(b) Figures for earlier years may be slight variations to published figures due to funds identified as National funds. These figures may also vary from those use in the Report for the comparison of need indicators and current expenditure distribution due revised data received after completed of the main Report. Attachment A includes a table that shows the figures included for NAHS.

Source: ATSIC Annual Reports 1997-1998, 1998-1999, 1999-2000, ATSIC Data files March 2000 and March 2001.

Community Housing and Infrastructure Program (CHIP)

11. CHIP is administered by ATSIC. CHIP includes funding for both housing and infrastructure, that is, housing related services such as water, power, sewerage and municipal type services. Approximately half of the CHIP funds are for housing. The housing funds are provided for community housing and can be directed to communities either through:

- National Aboriginal Health Strategy projects; or
- ATSIC regional council budgets (in some States this is now directed through housing bodies — New South Wales, South Australia and the Northern Territory).

12. ***National Aboriginal Health Strategy (NAHS)***. NAHS funds are for a variety of housing and infrastructure capital projects targeted at environmental health and the holistic development of communities⁷. The NAHS program is based on the Health Infrastructure Priority Program (HIPP) which was a pilot scheme undertaken by ATSIC to test a major change in the assessment of environmental health needs and program management and service delivery. The intent of the program was to give considerable weight to identifying communities most in need based on a range of environmental health indicators and addressing those needs in a holistic manner.

13. The objectives of the NAHS program specified a targeted approach rather than spreading the funding in proportion to all regions. From the Environmental Health Impact assessments that are completed for each community a priority list of projects is developed in each State and projects are funded based on their position on the priority list until funds are exhausted. This approach closely reflects the relative environmental health needs (which has a considerable focus on housing condition) of the communities because of the 'intensive on the ground' approach to assessment of need.

14. In the allocation of NAHS funds between the regions (and States) emphasis was placed on directing funding to those in the most housing need which was generally those in rural and remote areas. The allocation made no allowance for affordability factors because it was considered that this factor unduly favoured the highly populated metropolitan areas where the cost of living was higher.

15. Table 2-5 shows NAHS funding by ATSIC region for the three years 1996-97 to 1998-99 and for 1999-2000.

⁷ ATSIC Information paper on Aboriginal and Torres Strait Islander Specific Housing Assistance Programs, Housing Infrastructure, Health and Heritage Branch, ATSIC October 1999. p 4.

Table 2-5 ATSIC NAHS FUNDS 1996-97 TO 1998-99 AND 1999-2000

ATSIC Regions	1996-1997 to 1998-99	1999-2000	1996-97 to 1999-2000
	\$m	\$m	\$m
Sydney	3.60	0.00	3.60
Queanbeyan (includes ACT)	2.44	0.00	2.44
Binal Billa (Wagga Wagga)	1.76	0.97	2.73
Murdi Paaki (Bourke)	4.30	4.00	8.30
Kamilaroi (Tamworth)	5.05	0.56	5.60
Many Rivers (Coffs Harbour)	1.74	0.90	2.65
Total New South Wales	18.89	6.43	25.32
Binjurr (Wangaratta)	0.72	0.00	0.72
Tumbukka (Ballarat)	1.38	0.00	1.38
Total Victoria	2.10	0.00	2.10
South East Queensland (Brisbane)	0.60	0.54	1.14
Goolburri (Roma)	2.46	0.44	2.90
Central Queensland (Rockhampton)	0.00	1.30	1.30
Townsville	0.31	0.44	0.75
Cairns and District	0.00	0.50	0.50
Gulf and West Queensland (Mt Isa)	12.21	0.75	12.97
Peninsula (Cooktown)	1.99	0.41	2.40
Torres Strait	0.52	0.75	1.27
Total Queensland	18.09	5.13	23.23
Perth Noongar	1.30	0.00	1.30
Kaata-Wangkinyinyi (Narrogin)	0.00	0.00	0.00
Yamatji (Geraldton)	2.05	0.00	2.05
Ngarda-Ngarli-Yarndu (Sth Hedland)	0.36	0.00	0.36
Kullari (Broome)	4.97	3.39	8.36
Malarabah (Derby)	10.64	0.53	11.17
Wunan (Kununurra)	4.68	0.86	5.54
Western Desert (Warburton)	2.13	0.00	2.13
Wongatha (Kalgoorlie)	2.89	0.58	3.48
Total Western Australia	29.02	5.36	34.39
Patpa Warra Yunti (Adelaide)	0.00	0.00	0.00
Wangka-Wilurrara (Ceduna)	0.71	0.00	0.71
Nulla Wimila Kutju (Port Augusta)	1.72	0.53	2.24
Total South Australia	2.43	0.53	2.95
Tasmania	0.72	0.00	0.72
Total Tasmania	0.72	0.00	0.72
Yilli Rreung (Darwin)	7.02	1.90	8.92
Jabiru	12.75	4.32	17.07
Miwatj (Nhulunbuy)	15.61	1.17	16.78
Garrak-Jarru (Katherine)	13.27	4.78	18.05
Yappakurlangu (Tennant Creek)	5.49	3.74	9.23
Papunya (Apatula)	4.79	1.50	6.29
Alice Springs	0.70	0.00	0.70
Total Northern Territory	59.63	17.41	77.04
Total Australia	130.88	34.86	165.76

Source: Revised ATSIC data files electronic communication March 2001.

16. **Community Housing.** The provision of community housing is considered by ATSIC to be a critical element in improving the living standards of Indigenous people both in urban areas and in the rural and remote parts of Australia⁸. Currently ATSIC's CHIP program is the major source of funding for community housing.

17. The allocation of funds to each State, and subsequently to the Regional Councils, is based on measures from the late 1980s, although the funding formula was changed to some extent to include needs indicators⁹ relating to overcrowding and after-housing-poverty in the mid 1990s. An allowance for the variation of construction costs in each region was also included.

18. Service delivery through the Regional Councils has been by way of grants to Indigenous Housing Organisations (IHO) for mainly capital purposes with about \$4.1 million for operational subsidies¹⁰. The 1999 CHINS found that almost 60 per cent (399 IHOs of the 707 IHOs) IHOs had received grants in the financial year preceding the Survey. ATSIC funded 250 IHOs in 1998-99.

19. The processes for allocating community housing funds are changing with the increase in the number of signed Bilateral Housing Agreements (outlined in more detail in Chapter 3). In most States funds are now either notionally or actually pooled with ARHP and State funds for planning and allocation purposes.

20. Table 2-6 shows Community Housing funding by ATSIC region cumulative from 1996-97 to 1998-99 and for 1999-2000 by ATSIC region.

Aboriginal Rental Housing Program

21. Under the CSHA, the Commonwealth has provided \$91.0 million for ARHP annually since 1988. These funds are allocated among the States on a basis approved by the Minister for Family and Community Services¹¹. The allocation is based on a 1987 survey and has not changed since 1998. Up until this time, the Minister required that all ARHP funds be used for capital purposes. ARHP funds are still predominantly for capital purposes (including upgrades and strategic maintenance), with a small component being directed to recurrent purposes.

⁸ ATSIC Information paper on Aboriginal and Torres Strait Islander Specific Housing Assistance Programs, Housing Infrastructure, Health and Heritage Branch, ATSIC October 1999.

⁹ Data on both housing and infrastructure were obtained from Jones. R. Analysis of Indigenous Housing Need, the 1992 Housing and Infrastructure Need Survey (HINS) and the 1994 National Aboriginal and Torres Strait Islander Survey (NATSIS). Differential weights were applied to the various components because of the poor quality of the data in 1992 HINS. Total bedroom need was given the highest weight.

¹⁰ ATSIC Annual Report 1999-2000 p.96.

¹¹ Clause 4 (11) CSHA 1999.

Table 2-6 ATSIC COMMUNITY HOUSING FUNDS^(a) 1996-97 TO 1998-99

ATSIC Region	1996-97	1997-98	1998-99	Total 1996-97 to 1998-99
	\$m	\$m	\$m	\$m
Sydney	1.443	1.154	1.092	3.689
Queanbeyan (includes ACT)	1.789	1.829	1.858	5.476
Binal Billa (Wagga Wagga)	2.651	2.419	2.692	7.762
Murdi Paaki (Bourke)	1.089	1.264	1.024	3.376
Kamilaroi (Tamworth)	2.606	2.879	2.912	8.397
Many Rivers (Coffs Harbour)	1.830	1.993	1.735	5.559
Total New South Wales	11.408	11.539	11.313	34.260
Binjurr (Wangaratta)	1.820	1.932	1.860	5.612
Tumbukka (Ballarat)	1.566	1.662	1.723	4.952
Total Victoria	3.387	3.595	3.583	10.564
South East Queensland (Brisbane)	3.146	3.239	3.290	9.675
Goolburri (Roma)	2.030	3.515	2.830	8.375
Central Queensland (Rockhampton)	1.534	1.944	1.585	5.063
Townsville	2.449	2.716	2.833	7.998
Cairns and District	4.320	3.414	1.393	9.128
Gulf and West Queensland (Mt Isa)	2.518	1.765	1.795	6.078
Peninsula (Cooktown)	0.000	1.261	1.281	2.542
Total Queensland	15.997	17.854	15.008	48.859
Perth Noongar	1.050	0.306	0.000	1.356
Kaata-Wangkinyinyi (Narrogin)	0.000	0.807	0.875	1.683
Yamatji (Geraldton)	0.764	0.926	1.049	2.740
Ngarda-Ngarli-Yarndu (South Hedland)	1.050	2.449	2.080	5.579
Kullari (Broome)	0.816	1.005	0.847	2.668
Malarabah (Derby)	1.708	1.800	1.829	5.337
Wunan (Kununurra)	1.887	3.063	3.262	8.213
Western Desert (Warburton)	0.000	0.711	1.024	1.735
Wongatha (Kalgoorlie)	2.744	0.603	0.648	3.995
Total Western Australia	10.019	11.671	11.615	33.306
Patpa Warra Yunti (Adelaide)	0.703	0.663	0.601	1.967
Wangka-Willurrara (Ceduna)	0.669	0.684	0.630	1.982
Nulla Wimila Kutju (Port Augusta)	2.607	2.073	2.186	6.866
Total South Australia	3.979	3.419	3.417	10.815
Total Tasmania	1.132	1.267	1.403	3.803
Yilli Rreung (Darwin)	1.008	1.016	1.033	3.057
Jabiru	3.130	3.157	3.207	9.494
Miwatj (Nhulunbuy)	3.130	3.157	3.207	9.494
Garrak-Jarru (Katherine)	2.367	2.387	2.425	7.179
Yappakurlangu (Tennant Creek)	1.481	1.494	1.518	4.492
Papunya (Apatula)	3.130	3.157	3.207	9.494
Alice Springs	1.023	1.032	1.048	3.103
Total Northern Territory	15.268	15.400	15.646	46.314
Total Australia	61.191	64.745	61.985	187.921

(a) Funding available for housing through Regional Councils or are pooled with State Indigenous housing agencies under Bilateral Housing Agreements.

Source: ATSI electronic data files March 2000.

22. The Commonwealth has required States to use funds from ARHP to meet the needs of Indigenous people in rural and remote areas where mainstream housing is not available. Service delivery of ARHP is through the States Indigenous-specific housing agencies or bodies. There are two main categories of housing:

- Public rental housing — housing owned and managed by the relevant State housing agency and identified specifically for Indigenous tenants, which is generally located in major urban centres and country towns; and
- Community housing — owned and managed by Indigenous Community Councils or Indigenous community housing organisations, which are located mostly in rural and remote communities.

23. States supplement the funds provided by the Commonwealth. In 1998-99, at least \$86 million was made available by the States mainly for community housing.

Table 2-7 COMMONWEALTH INDIGENOUS-SPECIFIC HOUSING EXPENDITURE, CHIP AND ARHP, 1999-2000^(a)

	NSW	Vic	Qld	WA	SA	Tas	NT	Nat ^(b)	Aust
	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m	\$m
Commonwealth Funding									
CHIP ^(c)	21.4	5.6	25.7	24.9	7.4	1.7	37.8	3.3	127.8
ARHP	17.8	3.6	25.2	15.9	8.3	0.7	19.5		91.0
Total CHIP & ARHP	39.2	9.2	50.9	40.8	15.7	2.4	57.3	3.3	218.8
Per cent	17.9	4.2	23.3	18.6	7.2	1.1	26.2	1.5	100.0
ARHP –State contribution ^(d)	15.8	14.0	42.3	7.2	3.0	0.0	4.3		86.5
Total funding	55.0	23.2	93.2	48.0	18.7	2.4	61.6	3.3	305.4
Share of total funding (per cent)	18.0	7.6	30.5	15.7	6.1	0.8	20.2	1.1	100.0

(a) The ACT does not receive ARHP funds and expenditure in the ACT under CHIP is included in the New South Wales figure. Expenditure of about \$3.6 million under Housing for Health is excluded from the table.

(b) Expenditure on national projects and research by ATSIC Central Office.

(c) CHIP funding in Queensland includes funds paid to the Torres Strait Regional Authority.

(d) Data for 1998-99.

Source: ATSIC Annual Report 1999-2000. DFACS.

24. Table 2-8 shows an estimated regional expenditure by ATSIC region and State for ARHP type funds for 1997-98 and 1998-99. These are estimates only. The expenditure shown in this table are estimated from States' responses to a Commission request for data. For most States, the housing regions are different from ATSIC regions and the Commission has apportioned expenditure on the basis of the information provided or from other sources such as Indigenous housing agencies strategic plans. (Table 2-9 shows the ATSIC and State housing regions.) Figures include State own source funding.

Table 2-8 ESTIMATED ABORIGINAL RENTAL HOUSING PROGRAM AND STATE OWN SOURCE CONTRIBUTIONS TO INDIGENOUS HOUSING^(a)

ATSIC Regions	1997-98	1998-99	Average of Two Years
	\$m	\$m	\$m
Sydney	6.208	6.800	6.504
Queanbeyan (includes ACT)	2.338	1.500	1.919
Binala Billa (Wagga Wagga)	4.436	3.600	4.018
Murdi Paaki (Bourke)	1.420	2.700	2.060
Kamilaroi (Tamworth)	3.855	3.100	3.478
Many Rivers (Coffs Harbour)	6.155	5.400	5.778
New South Wales	24.412	23.100	23.756
Binjurr (Wangaratta)	3.517	8.203	5.860
Tumbukka (Ballarat)	4.421	10.313	7.367
Victoria	7.938	18.516	13.227
South East Queensland (Brisbane)	3.359	3.894	3.627
Goolburri (Roma)	3.359	4.451	3.905
Central Queensland (Rockhampton)	5.945	5.047	5.496
Townsville	7.422	8.401	7.911
Cairns and District	8.529	6.852	7.691
Gulf and West Queensland (Mt Isa)	6.634	7.029	6.831
Peninsula (Cooktown)	0.046	9.655	4.825
Torres Strait	20.667	22.947	21.807
Queensland	55.961	68.277	62.119
Perth Noongar	1.857	1.857	1.857
Kaata-Wangkinyinyi (Narrogin)	2.078	2.078	2.078
Yamatji (Geraldton)	1.928	1.928	1.928
Ngarda-Ngarli-Yarndu (Sth Hedland)	1.440	1.440	1.440
Kullari (Broome)	1.721	1.721	1.721
Malarabah (Derby)	4.460	4.460	4.460
Wunan (Kununurra)	4.088	4.088	4.088
Western Desert (Warburton)	3.695	3.695	3.695
Wongatha (Kalgoorlie)	1.008	1.008	1.008
Western Australia	22.275	22.275	22.275
Patpa Warra Yunti (Adelaide)	1.245	1.245	1.245
Wangka-Willurrara (Ceduna)	1.692	1.692	1.692
Nulla Wimila Kutju (Port Augusta)	6.405	6.405	6.405
South Australia	9.342	9.342	9.342
Tasmania	0.696	0.696	0.696
Tasmania	0.696	0.696	0.696
Yilli Rreung (Darwin)	1.548	1.548	1.548
Jabiru	4.809	4.809	4.809
Miwatj (Nhulunbuy)	4.809	4.809	4.809
Garrak-Jarru (Katherine)	3.636	3.636	3.636
Yappakurlangu (Tennant Creek)	2.275	2.275	2.275
Papunya (Apatula)	4.809	4.809	4.809
Alice Springs	1.572	1.572	1.572
Northern Territory	23.458	23.458	23.458
Australia	144.082	165.664	154.872

Source: States' response to Commonwealth Grants Commission Data Request, September 2000 and State Strategic plans.

Table 2-9 **ATSIC REGIONS AND STATE INDIGENOUS HOUSING AREA REGIONS^(a)**

ATSIC Region	State Housing Area Office Regions
New South Wales	
Sydney	Sydney
Queanbeyan (includes ACT)	Queanbeyan
Binaal Billa (Wagga Wagga)	Binaal Billa
Murdi Paaki (Bourke)	Murdi Paaki
Kamilaroi (Tamworth)	Kamilaroi
Many Rivers (Coffs Harbour)	Many Rivers
Victoria	
Binjurr (Wangaratta)	Eastern Metro, Hume, Gippsland
Tumbukka (Ballarat)	Western Metro, Barwon South West, Loddon Mallee, Grampians Northern and Southern Metro
Queensland	
South East Queensland (Brisbane)	Brisbane South Queensland
Goolburri (Roma)	Brisbane South
Central Queensland (Rockhampton)	Central Queensland, Mackay/Whitsunday
Townsville	North Queensland
Cairns and District	Far North Queensland
Peninsula (Cooktown)	
Gulf and West Queensland (Mt Isa)	North West Queensland
Torres Strait	Thursday Island
Western Australia	
Perth Noongar	North Metro, Metro Fremantle, Metro South East, Southern
Kaata-Wangkinyinyi (Narrogin)	South West
Yamatji (Geraldton)	
Ngarda-Ngarli-Yarndu (Sth Hedland)	Pilbara
Kullari (Broome)	
Malarabah (Derby)	Kimberley
Wunan (Kununurra)	
Western Desert (Warburton)	North Central, Central
Wongatha (Kalgoorlie)	Central
South Australia	
Patpa Warra Yunti (Adelaide)	Patpa Warra Yunti
Wangka-Wilurrara (Ceduna)	Wangka-Wilurrara
Nulla Wimila Kutju (Port Augusta)	Nulla Wimila Kutju (excluding Anagu Pitjantjatjara), Anagu Pitjantjatjara)
Tasmania	
Northern Territory	
Yilli Rreung (Darwin)	Yilli Rreung
Jabiru	Jabiru
Miwatj (Nhulunbuy)	Miwatj
Garrak-Jarru (Katherine)	Garrak-Jarru
Yappakurlangu (Tennant Creek)	Yapakurlangu
Papunya (Apatula)	Papunya
Alice Springs	Alice Springs

(a) This table shows ATSIC region and the corresponding State Indigenous housing region.

Assistance to Facilitate Home Ownership

25. Indigenous people who wish to purchase their own home are able to access finance in the same way as other Australians. The ATSIC Home Ownership Program is also available. In 1999-2000 the program provided 440 new home loans to Indigenous families. It is known that the demand is high and that there are moves to use this scheme to assist community housing tenants to purchase their own homes. In general these loans are targeted at low-income families who have the capacity to repay a long-term loan, but who generally have difficulty obtaining finance from traditional financial institutions. Some State governments also have schemes that help Indigenous people to purchase their own home, but the numbers of loans are very small.