

Eastern Guruma Charitable Trust No. 2 Housing Policy Guidelines

SUMMARY OF POLICY – updated October 2019

POLICY SCOPE

This distribution policy relates to the funds held by Australian Executor Trustees (AET) in its capacity as trustee of the Eastern Guruma Charitable Trust No. 2 (the Trust).

Members of Indigenous communities are subject to considerable poverty, misfortune, destitution, disadvantage, dispossession, lack of education, ill-health and suffering. The Trust has charitable objects that promote, support and advance any purpose recognised at law as charitable, that will benefit the current and future generations of Eastern Guruma People.

This policy is designed for the purpose of facilitating access to appropriate housing, including the provision of affordable housing, for Indigenous Australians.

HOW THE POLICY CAN FURTHER THE CHARITABLE OBJECTS OF THE TRUST

Provision of housing can advance the charitable objects of the Trust through one or more of the following:

1. Advancement and promotion of health and education

Poor housing, hygiene and overcrowded households are fundamental issues that contribute to the disadvantage experienced within the Aboriginal Community. Access to stable, long term housing has been shown to have a positive benefit towards health-related issues, workforce participation, school attendance and general quality of life.

2. Capacity building outcomes

- (a) Encouraging and supporting personal financial literacy measures such as basic financial management and budgeting. Modelling home ownership and financial independence can be forms of leadership that motivate other Eastern Guruma People to achieve the same goal.
- (b) Improving the longevity of Aboriginal housing through the support of ongoing maintenance and repairs. Sustained periods of home ownership can provide long term benefits for family members through succession, financial stability/ protection and increased employment retention. The broader effects of Aboriginal People attaining affordable housing options, results in an improvement in economic participation rates.
Longer term goals include engaging people from within the Eastern Guruma Group to provide the necessary services associated with parts of this policy, e.g. repairs and maintenance.
- (c) Self - empowerment, through the process of learning and developing general life skills.

All the above measures encourage and support building personal responsibility, leading to improvement in social inclusion and developing functional, stable and secure family households and communities. As per health-related outcomes, a stable home environment should also see positive benefits arise for those people seeking to enter the workforce or for children in terms of improving their school attendance rates, and younger family members will have role models within their family structures to model themselves on to build their own capacity in years to come.

3. Relief of Poverty

- (a) Home ownership – there are many Aboriginal families who aspire to achieve home ownership however they face significant financial challenges in being able to purchase a property. Lack of savings to cover a deposit, stamp duty, conveyancing and other fees are common barriers to home ownership.
- (b) Affordable Housing – a shortage of affordable housing often leads to overcrowding for Aboriginal families and in some cases, involve spending a higher proportion of their income on daily living costs. In addition, those families who rent housing privately can be disadvantaged in regional areas where there is a lack of housing availability and where the price of renting a property can often be similar to, if not more than the family paying off a mortgage and therefore building equity into their own home.

4. Meeting the needs of the elderly or disabled

This includes making mobility or accessibility renovations to existing housing, or provision of services in cases where the beneficiary is not physically able to attend to maintenance.

5. Meeting emergency, crisis type accommodation needs

Household overcrowding can relate to more situations than where a family is living in a house that is too small for their needs. Families can often have instances where extended family have no home and need somewhere safe to stay, and in other cases households can also contain family members with other special needs or social problems, disorders and behavioural issues. Such instances can arise where people need to be housed, or alternatively, removed from a house and placed elsewhere to improve circumstances urgently.

Related research / Reference Documents / Useful Links

Reference Documents:

- Via research done and the production of a paper on Indigenous Housing by the Council of Australian Governments in February 2009, with an effective date to 30 June 2018. This document outlines some statistical data in regard to Indigenous Housing.
- Via a paper authored by the Medical Journal of Australia
- Indigenous Home Ownership Paper 2013
- Documents referred to above are annexed to the original, executed version of this policy, held by the Trustee.

Useful Links:

- <https://www.moneysmart.gov.au>
Includes a budgeting tool and information of topics such as banking, debt management, insurances, investing, life events. It also includes links to mobile phone apps that can track spending and saving.

POLICY DETAILS

1. PROVISION OF HOUSING (in the name of the Trust)

This policy facilitates the Trust purchasing a home for which current members can live for an initial 5-year period, this residence is renegotiated in 5-year terms in accordance with the Occupancy Agreement. The house will remain under the Trust name and the member will be required to pay for all maintenance costs associated with the home, unless otherwise stated in the below policy.

In May 2018, an initial amount of \$4,800,000 was placed into an account to fund this policy. The policy is topped up from time to time by the Advisory Trustees and is split across the four family groups on a per head basis. For example, if one family group has 30 members out of a total of 100, that family will receive 30% of the total funds. If another family has 45 members out of a total pool of 100 members, that family will receive 45% of the total funds.

Members can apply for assistance through this policy by making a submission to the authorised Family Representatives (see approvals section).

To qualify for assistance, an applicant must:

- Be an Eastern Guruma beneficiary and currently listed on the WGAC register;
- Not be a current home owner; and
- Not be listed as a dual member and/ or a person who has had their funding suspended by the Traditional Owner Committee or the Trustee for any reason as outlined in the Eastern Guruma Direct Benefits Trust Deed.

All successful applicants must agree in writing to the following conditions with a signed Occupancy Agreement:

- **Repairs and maintenance** – the beneficiary must arrange for any property purchased to be well-maintained and kept in good, general repair
- **Personal contents** – the Trust does not accept responsibility for loss or damage to members' belongings or personal property in the home
- **Occupancy succession** – a property can remain in the immediate family in the name of any child of an adult Eastern Guruma beneficiary who is also identified as an Eastern Guruma Beneficiary in succession under the terms of this policy, subject to a new Occupancy Agreement and criteria as listed above

Method of payment

Payment will be made directly to a real estate agent for a deposit, not exceeding 5% of the purchase price, upon an offer being accepted. The balance of the purchase price will then be paid direct to the agent.

2. ONGOING HOUSING COSTS (in the name of the Trust)

The Trust has agreed to pay for “essential” property costs and ongoing property maintenance associated with all houses held in its name:

Trust Approved Housing Costs	Examples
Repairs - General (“wear and tear”)	Plumbing, air conditioning, gardening, repairs/ maintenance to building, pool repairs etc.
Pool Cleaning	If a property has a pool, then once (1) a month cleaning can be covered. If any further cleaning is required this will be at a cost to the occupant.
Essential Property Costs	Shire rates, strata fees, real estate agent fees, pest control, property valuation, inspection fees, water and insurance.

Non-Trust Approved Housing Costs	Examples
Repairs - Occupant Damage	These costs include damage resultant from occupants
Renovations or Additions	These costs will need to be played for by the occupants
Excessive Water Bills	If a properties water bill is excessive and a leak suspected, the occupant will be sent a notification letter asking them to fix the problem. If nothing is done to fix the problem within a 3-month period, the Trust can opt to recoup some of the cost over and above the normal water usage.

DECISION MAKING / APPROVALS

All applications for assistance under this policy shall be made by a beneficiary completing an application form and where appropriate, meeting any qualifications and requirements before any money is advanced in respect of this policy. Each successful application requires a **majority approval** of the Family Representatives for it to be granted.

Family Group	Representatives
Hicks	Dennis Hicks Snr, July Hicks, Bevan Hicks
Hughes	Glen Camille, Terry Hughes, Justin Gilba
Stevens	Tania Stevens, Quentin Stevens, Kirsty Henry
Smith	Kendall Smith, Samantha Connors, Tacita Walker