

'Our Homes' **Research Project**

FINAL REPORT

June 2020



GroundUp Research and Evaluation
Northern Institute, Charles Darwin University

‘Our Homes’ Research Project

FINAL REPORT

June 2020

Report Compiled by:

Michaela Spencer and Michael Christie

GroundUp Research and Evaluation, Northern Institute, Charles Darwin University

Research facilitation:

Rosemary Gundjarranbuy, Stephen Dhamarrandji, Hazel Gondarra, Simeon

Dhamarrandji, Anita Golun and Beulah Munyarryun – Yalu’ Marngithinyaraw, Galiwin’ku

Vanessa Davis and Natalie Pepperill – Tangentyere Council Research Hub, Alice Springs

Cover images: Santa Teresa (overview); Santa Teresa community; Galiwin'ku research team and residents (from left) Hazel Gondarra, Simeon Dhamarrandji, Stephen Dhamarrandji, Galiwin'ku residents and Rosemary Gundjarranbuy (far right); Mission Beach, Galiwin'ku; Galiwin'ku sunset (back cover).

Photo credits: Michaela Spencer. Photographs and images may not be reproduced, copied, transmitted or manipulated without the written permission of Northern Institute, Charles Darwin University.

This document may contain the names and/or images of Aboriginal people who have since passed away.

Contents

Acknowledgements	3
Key Insights	4
Recommendations.....	5
Executive Summary	7
Indigenous Researcher Development.....	10
Galiwin'ku Report.....	13
Emerging issues:.....	13
Project Summary:.....	13
Vignettes.....	14
Housing Management in Galiwin'ku	15
Santa Teresa Report.....	25
Emerging issues:.....	25
Project Summary:.....	25
Vignettes:.....	26
Housing Management in Santa Teresa:	26



Acknowledgements

We are grateful to the following people for their contribution to the project:

Anita Munyarryun, Yalu' Marngithinyaraw, Galiwin'ku

Aravinda Senerath, Northern Institute, CDU

Brendon Sharratt, Local Government, Housing and Community Development, NTG

Brett Beaton, Local Government, Housing and Community Development, NTG

Courtney Warr, Local Government, Housing and Community Development, NTG

Hazel Gondarra, Yalu' Marngithinyaraw, Galiwin'ku

Ian Gumbula, Gumbula Consultancies, Ngukurr

Isabelle Waters, Tangentyere Research Hub, Alice Springs

Joleen Wanambi, Gumbula Consultancies, Ngukurr

Marie Mullodad, Santa Teresa Community

May Ann Maddox, Northern Institute, CDU

Mercy Gumbula, Gumbula Consultancies, Ngukurr

Michael Christie, Northern Institute, CDU

Michael Klerck, Tangentyere Research Hub, Alice Springs,

Michaela Spencer, Northern Institute, CDU

Natalie Pepperill, Tangentyere Research Hub, Alice Springs

Rosemary Gundjarrangbuy, Yalu' Marngithinyaraw, Galiwin'ku

Shay Gumbula, Gumbula Consultancies, Ngukurr

Stephen Dhamarrandji, Yalu' Marngithinyaraw, Galiwin'ku

Vanessa Davis, Tangentyere Research Hub, Alice Springs

Key Insights

- The policy shift towards becoming a 'social landlord' is more apparent within government departments than it is on the ground. On the ground, the 'social landlord' is characterised by face-to-face contact with housing officers who deal with a range of social-housing issues from clarifying rents, reporting on allocation decisions, accepting allocations advice, and repairs and maintenance. Where this integrated service takes place, the social landlord is welcomed and appreciated.
- The identification of a 'head tenant' for each dwelling is often accepted as a useful and necessary practice. At times the authority of the head tenant will mirror hierarchies of kinship authority, at times it may not. Working with tensions between these differing forms of authority often involves complex negotiations which are usually invisible to the government workers. But being able to defer to government staff can sometimes be helpful when head tenants feel otherwise unable to step into a role of authority over family and kin relations.
- Tenants and other residents see 'household management' as the practice and negotiation of contemporary Aboriginal kinship and cultural relations in contexts of overcrowding, financial and social stresses and often poor housing conditions.
- The policy shift towards becoming a 'social landlord' offers opportunity to be talking more explicitly about a shift to integrated household safety discussions, including housing as integral to the maintenance of cultural practices.
- Residents see the physical spaces of housing as playing an active role in keeping people healthy, safe and flourishing within their culture – "some houses have culture". Means for achieving this flourishing include design and internal and external structural features such as appropriate spaces to separate genders and avoidance kin, fencing and landscaping for health and safety, and secure storage facilities.
- The engagement of local workers in repairs and maintenance (R&M) and housing construction is seen to provide not only employment, but better and healthier community ownership of housing and its contribution to community health.
- The ability to live collocated with other family members is considered highly contributive to healthy personal and family life, even when sickness in the family suggests a move to Alice Springs or Darwin.
- Breakdown of communication over housing matters including repairs and maintenance was seen as a more serious problem at Santa Teresa than at Galiwin'ku. This may have to do with the difference in the local housing associations, with Marthakal (Galiwin'ku) being a more established and trusted local provider than organisations servicing Santa Teresa.

Recommendations

1. When asked for suggestions around what would constitute improved support around household management, many residents (particularly in Santa Teresa) suggested having a desk in the community. The work of the 'social landlord' would be enhanced by setting up in each community a 'one stop shop' for the face-to-face exchange of information between housing agencies and tenants over repairs and maintenance, HRG allocations and decision making, and matters to do with rent. It is recommended that a system of receipts be set up for R&M to be given to head tenants which gives a job number for work to be undertaken, and which used to support transparency in follow up work.
2. Residents advocate for the continued employment and professional development of culturally sensitive on-the-ground housing officers, and contractors who are respectful and understand cultural protocols. This includes making clear to all people who deal with housing issues, which person is the 'head tenant' for each house, and the importance of recognising the complex ways in which each head tenant needs to negotiate through the traditional networks of kinship and accountability. (In some communities, local research consultancy organisations could be engaged to provide cultural awareness training, or facilitation of engagement for visiting government workers or contractors.)
3. There is a clear need for an effective process for telling the 'money story' for each dwelling. The head tenants particularly, made clear their need and their right to be informed on demand, about how much rent was being paid for their house, and who was contributing to that rent. Discussions with Territory Housing staff have indicated that current records would allow for a software solution to provide a document to be downloaded and printed on request of the head tenant, with details of Name of Head Tenant, address of property, period of rental calculation (eg 3rd Feb 2020 – 4th March 2020), total amount of rent paid for the fortnight, and the name of each contributor to that month's rent and amounts paid (see illustration below, pg. 6)
4. Many people were interested in better understanding the flow of money from Centrelink, and other sources, etc into NT Housing, and what Housing does with the money. They were also interested in where the Centrelink money comes from in the first place. The lack of clarity around these flows was often interpreted as deception. We recommend a graphically enhanced flow diagram be negotiated with government officers and local researchers.
5. Residents recommend that Territory Housing consider facilitating the cultural practice of vacating a house for some weeks upon a family member's death as a sign of respect for traditional culture and contemporary mental health. Such a practice would also provide the opportunity for thoroughgoing negotiated repairs and maintenance. Residents in Santa Teresa, in particular, remember the days when it was possible to observe the traditional practice and continue to 'feel bad' living in houses after a death.
6. There is strong and ongoing request for the engagement of local community workers in building and repairs and maintenance. This is not only because it provides employment for underemployed people, but because it also produces houses which more effectively evidence and contribute to cultural safety and community cohesion.
7. Residents make clear that they need strong and immediate recourse to government when work outsourced to contractors is not undertaken properly or in a timely fashion, or communication breaks down.

8. The existence, methods and decisions of Housing Reference Groups need to be made more public. While residents understood and supported the general processes around housing allocations, improved practices should be developed to inform the local community of current priorities and decision-making processes at any time. These practices would ideally be developed with the input of the HRG members, and involve discussions and negotiations around what allocation priorities should be, where responsibility for allocation decisions actually lie, and whether HRG members feel able to bear the responsibility of communicating these things to other community members, or if NTG housing officers or other NTG staff could assist with this work.

Suggested format for rental payment details to be made available to head tenant:

NT HOUSING RENTAL SUMMARY

House name (photograph or address)

Head tenant: David Wämut

Rent payment period: 3 March 2020 – 3 April 2020

Contributors:

David Wämut \$90

Joe Balan \$70

Mary Gamanydjan \$120

Total amount paid: \$280



Executive Summary

The Northern Territory Government's Department of Local Government, Housing and Community Development has instituted a 'renewed focus on becoming a social landlord' which can provide 'an engaged and dynamic social service that maximises opportunities for Territorians to strive, thrive and prosper'.

As part of this initiative, the Department engaged the Contemporary Indigenous Knowledge and Governance group at the Northern Institute, Charles Darwin University, to provide research around people's experiences of managing their houses and housing situations in two remote Aboriginal communities – Galiwin'ku on the north coast, and Santa Teresa in the desert.

The purpose of the project was to 'build on the findings of any similar research or programs previously undertaken in remote communities' and to identify how individuals and families can manage their tenancy, with reference to the following themes:

1. How families want to manage their household
2. How families can ensure a healthy and safe home
3. How families can meet their household responsibilities (paying rent, maintain the house)
4. To provide the Department advice on culturally cognisant approach to household managementⁱ

Employing a research approach that we call 'Ground Up', we worked collaboratively with elders, community members and local researchers in each location, to clarify local understandings of remote housing, tenancy agreements, and repairs and maintenance services, as well as people's experiences of maintaining healthy living conditions for their families and how the department can communicate with clients and support them to meet their responsibilities. We also worked with government workers, providing feedback around emerging findings through emails, meetings and a presentation following the completion of the research and prior to the development of this report. Through local researchers, we provided ongoing feedback to the communities.

The employment of local researchers was crucial to the conduct of the research on the ground, and to understanding social aspects of housing from the point of view of local tenants. This project included work towards the professionalization, visibility and credentialing of Aboriginal community researchers.

This executive summary outlines the findings and recommendations from this and other related research projects. The subsequent sections detail the methods and the data, a description of the capacity development of Aboriginal researchers, analysis of the issues identified, and potential solutions and recommendations.

1. How families want to manage their household

Those who are happy in their houses make clear that this satisfaction stems from the ability of the house to support proper cultural practices. These include for example avoidance between some family members, (especially brother and sister), in which access to toilets and bathrooms can be a cause of frustration and embarrassment, and close connections between others (for example grandparents and grandchildren or clan elders) whose work of care and governance is facilitated or inhibited by housing design, and allocation. Housing officers who undertake work in a 'culturally competent' manner are appreciated for their understanding of the importance of housing in maintaining strong, vibrant networks of kin and community in Galiwin'ku and surrounding places

In previous research at Galiwin'kuⁱⁱ, elders highlighted the ways in which their homes were given the names of ancestral totemic resting places. They emphasised the ways in which traditional housing allowed for careful but flexible connections and separations among individuals and groups to be made and supervised. Some contemporary housing allows for this cultural safety, and some makes it difficult. This is not only to do with the internal design of the house, but also outside spaces, and location and collocation within the community. The desert people emphasise the need to welcome and accommodate influxes of relatives for important cultural events and at Santa Teresa, approved of the way in which the community provides camping spaces when large groups come to the community.

2. How families can ensure a healthy and safe home

Happy and healthy homes in both research sites were seen to be integrated safely and comfortably with the environment (winds, sun, pests and cyclones) and with the community (other close family groups, groups from different language and kin connections). This assumes that householders have some active role to play in housing design, construction, allocation, maintenance and repairs.

Overcrowding emerged as the key issue of health and safety concern for residents in both communities. Many talked about this as associated with the importance of living together in extended family groups, and how this puts pressure on house sizes, particularly over time. Housing which facilitates the flexible boundaries between the nuclear and the extended family allows for options of privacy and communality inside and outside and in the wider community. The collaborative design of Aboriginal living spaces entails considering the social, the physical (housing and outside spaces) and the environmental as always integrated. Where such arrangements are not available, some people see themselves as required to adopt nuclear family structures, but for others this is not an option that is practical, or that they are prepared to seek out.

Recent research at Galiwin'kuⁱⁱⁱ identified the problem of 'invisible homelessness' as 'living in someone else's house with too many people'. In this research, one aspect was seen as positive: the ability of children of all ages – all related to each other through kin links and language – to group together, play and learn Yolŋu ways under elders' supervision ('strong voices... strong words'). Good housing design and carefully negotiated allocations allow this to happen. The negative aspects of overcrowding emphasised by the Galiwin'ku participants included food security, 'sharing sickness' (i.e. forms of ill health clearly caused by overcrowding) and the inevitable absence of shared responsibility for shared spaces when people don't have a shared sense of ownership.

3. How families can meet their household responsibilities

Residents generally understood and accepted the need for each house to have a 'head tenant', although governance within each household is complex, reflecting traditional responsibilities and the need to accommodate Aboriginal cultural practices in often cramped and difficult circumstances. Tenancy arrangements involve a reciprocal agreement between residents and NT housing. However, sometimes this agreement is not seen as having been negotiated, and many of the details around what was included or excluded in this agreement are still unclear.

Processes for requesting and accessing maintenance services and tenancy officers were well known, however, these relationships were mostly described as transactional, rather than as supporting the growth and strengthening of the community through collaborative efforts and shared responsibilities.

There are, in both research sites, ongoing concerns about rents and the ways they are calculated and accessed. Some government workers understand these concerns in terms of poor financial literacy, but the tenants see it more as a matter of transparency. Previous research at Galiwinku and Ngukurr evaluating financial literacy programs^{iv} found similar results. What may appear to be poor financial literacy is most often a lack of easy and culturally appropriate access to account balances, transfer processes and rental records.

4. Advice to the Department on culturally cognisant approaches to household management

Detailed recommendations are given in the final section of this report. Key recommendations for improving the 'social landlord' approach to the governance of NT remote housing, recognise housing and household management as crucial participants in the production of culturally safe communities. Recommendations focus on communication and engagement, and means by which housing can promote better networks of relationship within communities, and between community members, government and other organisations. They include the engagement of local consultants to be working with public servants on the ground to understand the cultural nature of Aboriginal households and their governance, as well as a 'desk' in the community where questions around repairs and maintenance and rent issues can be solved face to face. The rental issue, in terms of transparency of how much rent is being paid, by whom, week by week, is a major concern, and the development of accessible visual depictions of payment details to head tenants would contribute a great detail to the working together of government workers and tenants.



Indigenous Researcher Development

Indigenous researcher employment and development was identified by the NT government as a priority within this project. In both sites, we worked collaboratively with experienced local researchers, as well as emerging research mentorees.

The role of the local Indigenous researcher includes:

- Negotiating with community elders
- Facilitating meetings between community elders and CDU researchers
- Revising (where necessary) and distributing the 'plain language' statements of the research, and discussing the research in local languages
- Understanding and managing processes of ethical research and consent
- Collaborative analysis of findings with the CDU researchers
- Reporting back to the elders, the CDU researchers and the community,

In Galiwin'ku

In Galiwin'ku we connected with the research organisation Yalu' Marngithinyaraw and worked with two of their senior researchers, Rosemary Gundjarranbuy (<https://iri.cdu.edu.au/rosemary-gundjarranbuy/>) and Stephen Dhamarrandji (<https://iri.cdu.edu.au/stephen-dhamarrandji/>) who is a qualified interpreter.

During Stage 1 of the project we also engaged two new research mentorees. Hazel Gondarra (<https://iri.cdu.edu.au/hazel-gondarra/>) who has some research experience working previously with CDU, and Simeon Dhamarrandji (<https://iri.cdu.edu.au/simeon-dhamarrandji/>) who was a new junior member of the team with some experience working on Yalu' youth diversion programs. During Stage 2 we drew on the assistance of two research mentorees who have been involved in previous Yalu'/CDU research projects – Anita Golun (<https://iri.cdu.edu.au/anita-golun-munyarrryun/>) and Beulah Munyarrryun (<https://iri.cdu.edu.au/beulah-munyarrryun/>).

All mentorees involved in the project received a research induction and on-the-job training. They also took the opportunity to develop research profiles on the Indigenous Research Initiative website. As an outcome of this work, they will all receive an 'Indigenous Research Collaborator' (<https://iri.cdu.edu.au/indigenous-community-based-researcher/>) micro-credential from CDU which can be displayed on their profiles and shown to future potential employers. Project discussions have also resulted in Rosemary Gundjarranbuy enrolling in a Diploma of Indigenous Research at CDU.

In Santa Teresa

To support the work in Santa Teresa we connected with Tangentyere Council Research Hub and worked with one of their senior researchers, Vanessa Davis (<https://iri.cdu.edu.au/vanessa-davis/>).

During Stage 1 of the project, we also engaged Natalie Pepperill who was working casually as a researcher at Tangentyere Research Hub, and is a qualified interpreter. Natalie has been offered the opportunity to create a research profile, but has not yet opted to do so. We also sought to engage two local male researchers in Santa Teresa, however while they expressed interest they were not available in the community at the time we were there.

During Stage 2 we engaged the assistance of Marie Mulladad, a senior woman from Santa Teresa who was interested in research work, and already an experienced cross-cultural facilitator. Marie has also been offered the opportunity to create a research profile, but not chosen to do so yet. As part of this collaboration with Tangentyere Research Hub, the CDU researcher also contributed a guest lecture on Ground Up research to a group of students (including Tangentyere researchers) engaged in a Certificate II – Indigenous Research.



Stephen Dhamarrandji, Indigenous community-based researcher. Galiwin'ku, Elcho Island



Galiwin'ku Report

Emerging issues:

- The maintenance of appropriate cultural practices (particularly avoidance practices) was identified as integral to how people in Galiwin'ku want to manage their households.
- Large families and overcrowding can make the maintenance of these practices difficult, and can lead to tensions and frustrations in the household. Particularly when coupled with financial and other stresses.
- There are some key elements of housing infrastructure and design that can support safer and healthier living environments, such as fencing, landscaping and storage.
- Clear visual communication around rents and the 'money story' was requested by Head Tenants, to help clarify financial responsibilities, and to communicate these to others.
- Housing and household management are ultimately seen as local issues, which should be supported by strong leadership, and a commitment to local employment and training particularly around building and services like plumbing and electrical work.

Project Summary:

In Galiwin'ku we followed a research plan collaboratively developed with the Yalu' senior researchers, which prioritised visiting people in their homes, and speaking to the head tenants who had authority to comment on the house and how it was managed.

Permission to conduct the research was sought from the Local Authority prior to the start of the research. Two research visits were made in March and July 2019. We visited 24 families from all camps in Galiwin'ku (Buthan – 7, Middle Camp – 7, Cliffside – 5 and Beach Camp – 5). The Yalu' researchers initiated semi-structured interviews which were partly in English and partly in Yolŋu matha, with questions focussing around 4 main topic areas:

- The story of how you came to live in this house, and who lives with you
- How you work with government tenancy officers, and how they work with you
- Issues to do with your housing lease and that affect you or your family
- What you do to manage visitors, and help everyone living in your house stay happy and healthy

They also offered respondents the opportunity of an 'open question' where respondents could speak freely about their own experiences of living in their house, and caring for their families. Interviews were recorded via note taking by the CDU researcher, as well as through audio and iPad recordings made by the research mentorees.

A draft copy of the interim project report and findings was discussed with the project team in Galiwin'ku between Stage 1 and Stage 2 of the project, and changes made. Feedback from government staff on this report was also relayed to the local project team. This informed the focus of Stage 2 of the research, where the Yalu' researchers sought to focus discussion more closely around 'the household' as a unit of management and how government might be able to assist tenants to manage their houses.

Vignettes

Interrelation between rental payments and Centrelink

Head Tenant: We are trying to tell the people who are staying here to help me with the rent. I've selected one person to be second boss of the tenancy.

I think it's good to have head tenant to tell the others that we have to work together. That is what I see. Helping each other paying this together as a family.

It's best just to have those two people paying the rent, and then other people contributing other things like groceries, and power card. If they pay rent, then sometimes they think they own the house.

Also if they are on Centrelink payments, sometimes they get cut off or get deductions from their pay and this can cause big trouble for the head tenant.

Yolŋu families

For Yolŋu we stay together. We have to be around family members and a clan group. Same for next generation. (When wife and kids... have to go back to grandfather and grandmother...) Yolŋu always stay in the same house.

When children are 17 –18 they don't move out, but perhaps a partner, husband or wife, moves in and then children. The number of people in the house keeps growing. When grow up, yapas and wäwas (sisters and brothers) on each side. But as you grow up what will happen? When eldest daughter comes back to visit, all brothers and sisters have to move out from room. All come to sleep in one room

I put in an application to Territory Housing. I've got my own family to look after. We live together –2 adults and 3 sons in 3 bedrooms. It's good. If you are not planning ahead when you get married and maybe want to have your own house, then you go to your family and live with them.

Housing Management in Galiwin'ku

1. How families want to manage their household

Maintaining cultural practices

Families would like to be able to manage their households according to relations of ancestral authority and kinship, which are described as continuing and non-negotiable for Yolŋu in Galiwin'ku. There are different ways in which people seek to maintain avoidance practices within the household units and housing designs in which they live.

- *If there is a house, brothers and sisters have to be separate. Need separate bathroom and toilet so we don't see each other. That law is still binding us and won't go away.*
- *There was no Yolŋu culture in the big house that we used to live in. There was too many people so we couldn't do avoidance and live as we're supposed to. So we decided to put in an application for a new house, so there could be barrier between wäwa and yapa (brothers and sisters).*
- *When grow up, yapas and wäwas (sisters and brothers) stay separate on each side. But as you grow up what will happen? When eldest daughter comes back to visit, all brothers and sisters have to move out from room.*

Living in extended family groups

Many talked about the importance of living together in extended family groups. This is a crucial aspect of how Yolŋu families live together, but it also puts pressure on house sizes as families grow. Planning for the expansion of family groups, and consideration of the mean by which family groups share and distribute money within these units, is considered a key element of household management over time.

- *When people are living in a crowded house people are relying a lot on others for what to get. There are a lot of arguments going on between people. But the arguments are not about the person, they are about Centrelink.*
- *We need to look not at how many there are now, but what family will become. [Otherwise] the generation growing up won't have big space.*
- *When applying for a new house, should ask first how many family you have. For me I had a house built with 2 bedrooms. Then went in and I have got 5 family. My three daughters and two sons – so it is already too small.*
- *Housing reference group made decision to put us here and not think about how we have big mob children. Didn't talk with them and ask them first. I didn't notice at first, just wanted to have a house but stress came later, feeling stressed*
- *These days everyone is relying on Centrelink. Money goes in and money goes out. If you get something, you give. Get half for your family and give the rest to other family – old story.*



Rosemary Gundjarranbuy, Senior Indigenous community-based researcher. Galiwin'ku, Elcho Island.

Housing design

Housing design was recognised as key to maintaining cultural practices in the home, being able to remain connected to environmental conditions (such as sea breezes), and manage adverse events (such as cyclones and heavy rain). Feelings of wellbeing and control over means of living safely and well were associated with these elements of housing design, as well as being able to offer input around designs suitable for particular family groups and locations.

- *Manymak (good) house. The design is good. External veranda, shade area for afternoon sunset*
- *We would like our own design, not just something from Darwin*
- *They [the HRG] should ask if they should put you in this house, if it is a good design and if right for you. Let us go to the house and see if we like it. Now you just sign, give the key and you are supposed to like it.*
- *This house is not so good design. A house like this could have an extra room – 3 or 2 more bedrooms, extending the bedroom*
- *They first ask people about the design of the house. Then goes to government and the message disappears. They make it into their own thinking*



Remote jobs and tenancy programs

Managing households exceeds what might be possible through good and careful living practices in the home, and also includes the opportunities available for people within the community for meaningful employment and wages. When these opportunities are absent, levels of ‘invisible homeless’ increase, and it is difficult to maintain safe, healthy and harmonious living. Housing maintenance and construction offer opportunities for work that is local and meaningful.

- *Government give training to local people. CDEP a long time ago. People used to work and get money in envelope. Used to be lots of jobs.*
- *Training Yolŋu people to build house. Not just working Birrkpirrk [CDP]*
- *Better communication working together. Funding body listening to what community wants and needs*
- *The situation is different in Darwin, urban situation is different. There is a gap for remote: from school, instead of getting qualifications, we go onto Centrelink, 5hrs a day. Like casual job getting small amount of money*
- *Used to be a long time ago Yolŋu working. My uncle used to be coordinator for housing. Yolŋu used to build houses. Hazel’s uncle was a carpenter – knew how to build a house from their ideas.*
- *There are many people with building certificates, but [they don’t get to use them] Main thing is to go to New Start.*

2. How families can ensure a healthy and safe home

Environment

The feeling of living in a safe home was often associated with being able to catch breezes, and remain connected to the environment in Galiwin'ku – birds singing, sunsets and the beach air. It was also associated with a sense of having a house suitable for the weather conditions in Galiwin'ku. This includes the possibility of frequent heavy rains, cyclones in the wet season and other phenomena associated with a tropical climate. When asked about health and safety, the respondents spoke more about fitting into their healthy environment than security from harmful external factors (apart from the problem of dust and the need for fencing).

- *My house is manymak (good), I'm near to the beach and can feel the sea breeze*
- *We see the sunset and feel the afternoon breezes*
- *What the plan was for this house was should have been leeway (??) instead of straight. So better from west and east. That plan didn't happen.*
- *The trees are not safety. When the cyclone comes it's too crowded – there are trees around the house*
- *The house is not manymak (good) because when the big rain comes it comes right through*
- *Feels safe here, that the house is cyclone proof*
- *These ones have a room underneath the upstairs house, but if big rain comes they are stuck downstairs*
- *There are holes where black ants/termites get in*

Fencing and traffic management

Key to a safe and healthy home in remote communities is being able to keep young children safe. Family members' main concerns are about young children. This is particularly the case now that houses are clustered in close proximity to each other, and close to roads. It is generally recognised that responsibilities for safety inside the house lies with the family, but beyond this, issues of roads and fencing lie with the council or other organisations – maintenance of which could offer a business or CDP activity opportunity in the community.

- *We are worried about the fence, for safety. Worried about the kids running out onto the road. The gate is not drilled in properly.*
- *Everything good, just main concern is no space inside and outside. Too close together. Don't feel comfortable, should have put fence up over the other side.*
- *It would really help to have a fence. People start gambling without permission, every day in the area next to the house. We want privacy, it's hard to ask them to go away.*
- *Need to upgrade the fencing. Is big access for the car and should have another gate for the people. Once the car is parked in we want to close the gate and use the other one. Is close to public area. Should put in fencing. There are many children here – it's for safety.*

Storage and internal fittings

Ensuring safety in the home also relates to ways of maintaining hygiene and cleanliness around kitchen and bathroom areas, and being able to separate out domestic and outside tools and machinery. Kitchen and other forms of storage in houses are seen as ways of supporting better health practices in the home, and enabling people to live safely in overcrowded situations.

- *New house should have storeroom and pantry. Rake, gardening tools, these things should be put away when people are sleeping. Also need pantry for kitchen food to be put in.*
- *New house should have storeroom and pantry*
- *Laundry is really small, hard to fit washing machine and dryer*
- *No storeroom, no separate space for storeroom*
- *Have only one drawer for a knife, no cupboard for cup, plate, bowl, saucepans. Open area around the sink, this is not manyak (good). It's not treating us like balanda ways. Just one cupboard for knife, spoon, fork*
- *No storage - No room for frying pan, cup, saucepan and other things*

Landscaping

Many families take pride in the gardens around their homes. Lawns and landscaping are also seen as an important way to maintain air quality by preventing dust rising in the air. The fine red dust in Galiwin'ku can be troublesome for asthmatics and others with breathing issues. Support around maintaining gardens and lawns is seen as valuable. With the shift towards the 'social landlord', people have a clear idea of what sorts of plants are useful around the house, and many would appreciate assistance from NT Housing or the Council designing, planting and maintaining their outside spaces.

- *Put plants, garden, lawns like in Darwin. Landscape to save breath of tenants, stop the dust rising up.*
- *Shire over there they get all the plants to decorate to make landscape more beautiful.*
- *Build house, bring them here, to support gardening. No support for parks and gardening. Could offer support*
- *Just sell grass seeds at the shop, could be other plants available.*

Accessing Repairs & Maintenance

Almost all people we spoke to in Galiwin'ku were familiar with processes for accessing repairs and maintenance, which included both Marthakal as a known and trusted provider, and NT government staff. There was a clear and easy process for alerting Marthakal when repairs and maintenance were needed. The speed of these repairs was sometimes considered too slow, but in comparison to responses in Santa Teresa (see pg. 21) there were few specific concerns about these relationships, or the structure of these processes.

- *I know there is a free call to Marthakal to report a problem*
- *There is a free call to Marthakal for repairs and maintenance*
- *If there is damage, can go to the office and request repair*
- *Sometimes I complain about repair and maintenance needing to happen, because it always takes a while*
- *I talk to Clem (housing officer) about fence and back door, but still waiting*
- *I know Cheryl and Clem from housing. Cheryl is mainly in the head office.*

Housing governance

The ability to ensure a safe and healthy home was also traced back to housing governance and allocations of housing by the NT government in collaboration with the local HRG. This group was seen as a crucial advocate for good decisions, but also as having the potential to improve processes for prioritising certain housing allocations – such as to people who are sick, have a disability, or in relation to where people need to live for other reasons. Previous research has shown the work HRG members do in the community, outside of HRG meetings, sharing ideas and negotiating agreements.^v

- *I'm in the group and our communication is not good. I should be negotiating with my clan often and talk about each meeting*
- *They need to get all information and pass it on. Sometimes they [HRG members] get that information and then they pass away. The balanda just bring new people in and there isn't [knowledge] passing on happening.*
- *HRG should make decisions to give to someone who has worked for many years or disability. First priority for people with disability. They should get house.*
- *I filled in my housing way back in 2000's when I applied for housing way back. I have 1 daughter with heart problems. I have medical certificate from doctor for myself. Still waiting for house.*
- *New house coming up 299 next to 300. My boy is buried there. Paul [my son] should get priority. So my son will look after his little brother, clean up. Joanne is already at lot 300 and my family will stay in this area. Better for family to be together*
- *Needs to be someone standing in the gap seeing the 'needs of people' not 'wants of people'*



Local research team speaking with Galiwin'ku residents.



Local research team speaking with Galiwin'ku residents.

3. How families can meet their household responsibilities

Head tenants and visitors

It was generally the head tenants (often a couple) who described themselves as having responsibility to maintain clean houses, and acceptable sleeping arrangements. The Head Tenant model was generally known and accepted by those we spoke to. However, families had different understandings around how to distribute responsibilities around tenancy and rent management. At times it was considered desirable to have the Head tenant as an authority figure to manage rental payments. At other times this was seen as placing unreasonable stress on one person.

- *Happy with head tenant. Other people are sharing costs for foods. Caring together for power, cleaning products, other things*
- *If family member misses Centrelink and money is pulled out, it causes big problem for head tenant.*
- *Where I live we share the rent. If we share the one house, one person has to pay – whoever is sleeping in the house like me – they will pay the rent and I look after the power card and food. This is how people are living. Have whole rent and each person pays a part – that is what is happening now*
- *Not only one person has to be paying. Head tenant not suffering huge money pay lump sum. Some of us don't work and get Newstart allowance. Make preparation ahead already on books so people when move in already have money deducted. Best to deduct from basic card, not bank*
- *When people stay way too long in the house and are 2 bedrooms, is not enough space so people staying in the dining room.*



Rent payments and leasing / 'Money story'

Greater clarity around the 'money story' associated with each individual house, is likely to reduce the stress and burden on Head Tenants attempting to manage household payments. Frustration around not knowing the 'real cost' of a house, how this relates to the number of people in the house paying rent and where the payments go can cause tensions and difficulties for Head tenants. Uncertainties around the relationship between rent payments and Power Cards can also add to these tensions.

- *Housing territory have to tell us how much the rent cost is that the person has to pay. Need feedback to tell us Yolŋu. This lot number can pay this amount of money – no good. They are deciding and they can see we are not on the salary position. Some people on Centrelink money, some no money. Centrelink money is not enough*
- *We're not clear where the rent goes. Don't know where the money goes when it comes out of our account*
- *They are deducting more money over time. Need to find out with Centrelink or Territory Housing, what's the actual price?*
- *Sometimes we only get a little bit from Centrelink. Other fees are deducted so we can't afford to pay rent, but we don't know when this is happening*
- *Tell us, communicate better with us about the full story – deeper story to share with us otherwise they are taking millions of money, and not proper house. Not properly supporting. Treating balanda better with cupboards, kitchens and other things*
- *Every fortnight I get \$30 and the rest of the money goes to rent. Not sure if other people are helping to pay the rent on the house. Maybe they are helping. I pay maybe \$100 rent, not sure exactly. Can be \$30, \$90 or \$80 that goes into my account. My daughter helps pay the rent as well, she works at the shop. Sister-in-law maybe pays rent, but not sure. The housing advise her that if any adults are living here, they have to pay rent.*
- *If other family come in, then we tell the Tenancy Officers and they put those people on the lease too so they also pay rent. Any adults can have rent paid out of their Centrelink or wages.*
- *It seems really not good that the power and the rent are charged separately. The power could be in with the rent, because there is often no money for power. Would be good to be doubling up power card and rent, because where is the money going?*
- *I was paying \$40 a week that came straight out of Centrepay. Then it changed. Might be because they introduced metre box with token, is that when the price of rent increased? It would be good to find out that story.*

Creating nuclear families

For some families, it seems too difficult to be able to maintain cultural practices, as well as healthy and safe living practices when remaining within large extended family groups. They make the decision to apply for new housing based on a nuclear family unit so as to better manage their household responsibilities based on the unit of a couple (Head Tenants) and their children. For others this is not possible, and/or considered a desirable way to live.

- *When we moved we got a new house for ourselves. Moved into a house with only a couple and two boys. It is big enough now.*
- *When it is crowded, young families will have to try and get a new house instead of sleeping in the one house. Trying to get separate.*
- *All grown up children, have no space. Some need to sign for new houses – young adults, sons and daughters are staying. Need private room.*

Tenancy officers and relationship with NT Housing

The relationship between Housing tenancy officers and community members was generally described favourably, and as a potential avenue for further support. Residents were generally aware of who the NT Housing tenancy officers were, as well as names of people working in the office in Nhulunbuy. They did not have regular contact with these officers, but knew they were around. Some people commented that the engagement by these staff was good, but there was some disconnection between the story they were carrying and what people understood or saw as relevant for them.

- *We are happy with the tenancy officers. Happy with the tenancy agreement.*
- *The housing officers. They are ok, but not always telling a true story.*
- *Housing came to do an inspection but I didn't ask what they came for.*
- *I didn't go through process of seeing and understanding what has been written (lease) Housing officer came and told how much money was going to be taken out, but was not asking us about that.*



Local research team speaking with Galiwin'ku residents.



Vanessa Davis (right) and
Natalie Pepperill (left).
Researchers from Tangentyere
Council Research Hub,
Alice Springs.

Santa Teresa Report

Emerging issues:

- Family is seen as a crucial social support network for people living in Santa Teresa, and is integral to how people manage their households. This includes visitors coming from other places.
- There are strong memories of vibrant local industries for construction and repairs and maintenance which have existed in Santa Teresa in the past. Reactivating these local capacities is seen as a pathway to vibrant community life.
- Current management regimes are largely carried out at a distance and by providers who do not always connect well with community members, or each other.
- Providing a local desk to facilitate engagement between community members, government staff and contractors is seen as a promising way to develop better working relationships.
- Residents request a reassessment of appropriate rental rates for people living in damaged or aged structures.

Project Summary:

In Santa Teresa, we initially sought permission to carry out the research from the Local Authority. A research plan was then collaboratively developed by the CDU and Tangentyere researchers and sent to the Steering Committee. This plan prioritised visiting people in their homes, and speaking particularly to the head tenants who had authority to comment on the house and how it was managed.

Once in Santa Teresa, we carried out a workshop to collaboratively design a questionnaire that the Tangentyere researchers to take with them when they interviewed residents. We visited and conducted interviews at 34 houses in Santa Teresa. The majority of these interviews were conducted by the Tangentyere researchers, who worked independently to visit houses across the community. Interviews were conducted in English and Arrernte and recorded using the questionnaire forms developed in our workshop, and by taking notes. Discussion between the Tangentyere and CDU researchers at the end of the day also helped yield further stories and assisted with interpretation.

A draft copy of the interim project report and findings was discussed with the project team in Santa Teresa between Stage 1 and Stage 2 of the project, and changes made. Feedback from government staff on this report was also relayed to the local project team, to inform the focus of Stage 2 of the research.

Vignettes:

Priorities for housing allocations

At the house we're staying in it's not suitable for my son. He got Leukaemia. The doctor came and said the house wasn't suitable. Also my other little girl has asthma. That house is like a tin shed, really cold. During winter it's really cold. In summer gets really hot when air-conditioned isn't working. Doctor wrote a letter. My mum has got it. She gave a copy to Territory Housing. Sometimes I just feel like signing on for house in town because no houses here. But it's easier for the kids here. Hard to go into town to work because no-one to babysit. Family are around here.

Local opportunities for construction, repairs and maintenance

Before all this other stuff came in we had local maintenance. Before the Shire came in. They used to do everything what we are now paying people to come in and do – electrical, toilets, air-conditioning.

When the Intervention came in we were doing all right and then everybody went down. The whole community went down. Before there were lots of jobs – rubbish collecting, at the school, in the church, gardening. There were lots of jobs that people were doing, and now it's just activities.

Renovations for safe and healthy living

Houses small for big family group. It has been extended over very old houses. Need renovations done properly. I have overcrowding issues in my house, no room to move around if we want to do cooking. Can't put furnitures in the house. Space – no veranda. When it rains the place is flooded. When grandchildren have shower they have to share one shower, and the water flows into the small veranda. All my grannies always slips on the floor after having shower.

Housing Management in Santa Teresa:

1. How families want to manage their household

Arrente families

When asked how their tenancy arrangements impact how they manage their households and care for their families, many people tended not to refer to government practices or services, but instead described strong family networks and living close to family as their most active sources of support. These networks are a primary source of social, emotional and financial support, enabling the maintenance of important cultural practices of living and storytelling, and providing material assistance for everyday living and healthcare.

- *We live close to each other because that's how we can support each other, and care for our elderly mother.*
- *Our parents never separated us. We grew up together in one place.*
- *It's good to have family close by. They come and talk story at night, have a yarn.*
- *My daughter lives across the road and 6 kids and a husband and my granddaughter's partner. It's good. Other daughter lives nearby outside old village.*
- *Having your family live long way makes you feel alone. It's a good thing to have them close by, all living around you.*

Maintaining cultural practices

Traditional forms of authority are upheld in Santa Teresa, and play an important role in household management. Senior people take a strong role in supporting household management, and upholding cultural practices. However, some of these practices, such as moving house after someone passes away are currently difficult to maintain.

- *As an elderly lady there is respect shown both ways. From young people to me and other family members. I control and manage cultural matters*
- *They [housing/contractors] don't understand our culture or about working both ways. Need someone to teach them, so they could respect our culture*
- *Before Shires and remote housing I moved for sorry business. You can't move for sorry business any more. Have to meet the requirements and can't swap. This makes people upset and unhappy. If you have cultural business you have to swap or move away. But this can't happen with remote housing rules, since this came in without consultation.*
- *I lost my son living in that house. I went away for a couple of weeks. Lost my husband. Went away for a few weeks and came back. We used to swap houses but these days we can't. I don't really feel happy living in same house as where I lost my husband*

Housing design

Renovation is an ongoing reality for many people in Santa Teresa, as their houses are old and in need of continual maintenance and repair. Renovation and design that will bring these houses towards more modern designs is seen as a priority.

- *These houses towards more modern designs is seen as a priority.*
- *House is small. Not enough to cater to me and my 5 kids, rooms are like match box. The house I am staying in was built back in the olden days. I would like a new house to cater for my 5 kids*
- *I've been trying to get the message across. Every house in community has only got one toilet, one shower room. Should be two of everything. And a big laundry. Family comes and goes.*
- *Government should keep their promises and follow up on things. We were told [Room to Breathe] was a two year project, they came, measured our homes, not been back since. We might have even had the housing minister here.*
- *Room to Breathe came and went. They looked around, made us feel good, and have not been back since. (Note: the Chief Minister has been to Santa Teresa to discuss Room to Breathe)*

Remote jobs and tenancy programs

There was a sense that previous pride associated with building and managing houses in your own community was now difficult to sustain, particularly under current maintenance contracting arrangements and remote jobs programs. There is a strong interest in being able to reactivate these practices, and regain pride in the local development of community life – including through housing construction and maintenance. This interest looks back to the original stone house constructions that were built by Santa Teresa residents many decades ago.

- *Before Indigenous people were working, had our own builders, people had jobs here*
- *They should get local people to fix small things up. But for big problems like plumbing they need to come out quick to fix it up*
- *Get the community blokes to work with them (contractors). They used to have contracts. There used to be people here that had maintenance jobs – mechanics, people fixing car and plumbing.*

2. How families can ensure a healthy and safe home

Environment

Many tenants referred to the extreme hot and cold of the Santa Teresa climate, and how their houses were suited in better or worse ways to mediate these effects. Some older people remembered the stone houses that people used to live in as being good at insulating the heat and cold. The need for renovations to upgrade housing was articulated as a priority before other health and safety practices could be discussed.

- *Small houses get very hot in the summer. They are half brick and half tin. The tin part is like boiling yourself. Stone houses are what we used to have, no electricity – no light, no TV, no air con, no fridges. Growing up with old people and going hunting.*
- *Need houses that cater for our really hot summers and very cold winters*
- *We need Territory Housing or government to renovate our houses properly. When it rains water comes through cracked houses and our verandas are full of water. Come wintertime our houses are still cold, because cold wind comes under the house through the cracked walls.*

Housing infrastructure

Similarly, the need for updating of housing infrastructure was clearly expressed by many. There was a sense that the small size of many houses, and the maintenance issues they experienced, were largely due to the age of many buildings, some of which in the view of the tenants, are ready to be condemned.

- *Most of the houses have had renovations and extensions from older houses that were built back in the 50's or 60's. The rooms are small. Windows also small and most verandas still have dirt, no cement laid out.*
- *Need R&M to be properly renovated as we don't have to repeatedly report it over and over. Rent's too high.*
- *Our yards and gardens are all tidy, outside everything is neat and proud. But inside its different, damage and overcrowding.*
- *I needed a new house for my son because any bugs he catches could make him really sick. Only thing did was put fence up to stop horse coming onto veranda and poo-ing. Needed a bigger, more open, space*

Accessing Repairs & Maintenance

Almost all people we spoke to had a clear idea about who to contact and how to report maintenance issues. There was some discussion of how it is difficult to get through on the phone, and delays associated with repair and maintenance work. However, many people were more concerned that when repairs were done, they were not done well.

- *I just ring straight to Ingkerreke, I have a card with their number on it*
- *I report it to Ingkerreke, housing mob gave us their number to call if we need to report anything in the house. Sometimes they are quick and sometimes they take a while.*
- *Have to ring up Ingkerreke put you through to housing. Waiting, waiting, waiting. Don't know what day they are coming.*
- *I called every day. Rang them about air-conditioning because my husband is on dialysis. Rang every day before Christmas.*
- *They don't work very well, they drop notices off when nobody is home and then the notices get lost*
- *House is very old, more new house. When renovation is done in this community it needs to be done properly. When raining water leaks through our veranda gets flooded*
- *Maintenance and renovating are not being done properly. Builders covered up with paint rather than fixing cracks in the walls. They just took out the air conditioner, after renovations dust still gets it the doors, the ceiling is not fitted to the walls properly.*
- *Ingkerreke – but there is a catch. You have to have 10 or more houses with the same problem before it gets fixed. But now they come the very next day. Put them on the news one day and could see all the working groups after that – plumbers, electricians. As soon as the community complained about how long it takes for leaking tap to be fixed and media comes, they start working. They needed a push and a shove. Is really good now. Perhaps they wanted media attention.*
- *It's managed by Ingkerreke. But they all live in town and we got to ring them and let them know the problem we have in our house. They come take photo and go back to town and don't come back for a few months or years.*

Housing Governance

People in many of the houses visited had not heard of the HRG in Santa Teresa, and did not see it as a key mechanism or route by which they could raise issues and concerns associated with their houses. Those people that did know about the HRG, either tended to be on it, or were wary of its current working politics. While this was still generally considered a promising mechanism for supporting housing governance and household management (by those aware of the HRG), re-building trust in its functioning and processes seems necessary.

- *I am a HRG member. There is 11 members on the HRG*
- *We look at applications for housing also look at whose application has priority to move into a new house or a vacant house. On the L.A. we talk about general concerns for the community.*
- *Do help people, tell people what's happening, who is going to get the house. Tell families what's going to happen. Let community know.*
- *There's 11 people on the HRG but nothing is happening. They are not doing anything at the moment.*
- *We have a HRG but always some family group that are members and always share between each other. And when they meet up and support each other they don't share information with the community.*
- *I don't know anything about HRG. I don't know if we have one in the community*
- *Housing Reference Group... Not sure, what is that?*
- *We have a HRG but always some family group that are members and [they] always share between each other*
- *Do help people, tell people what's happening, who is going to get the house. Tell families what's going to happen. Let community know.*



3. How families can meet their household responsibilities

Head tenants and visitors

The arrival of visitors into Santa Teresa is greatly appreciated by the people we spoke to. They look forward to the arrival of family for sporting carnivals, race day, concerts and other special events. At the same time, some households were better equipped to manage these visitors than others, with amenities such as an extra toilet and veranda space making a considerable difference to safety and comfort at these times.

- *Yes, it makes my house a bit overcrowded but it is good to catch up with family on these special days*
- *Yes, even though the houses are small. We are happy to have them in the house*
- *We get a full house (she says with a big smile) and fill up the veranda. Packed. I have families from Hermannsburg. They camp all around the veranda. They leave a lot of mess.*
- *Good to have visitors but still overcrowded. People need extra toilets, showers. If there is going to be overcrowding, it will be for those events. When they go home, there will be a big clean up when they are gone.*
- *I feel happy. Sometimes I feel sad when people ask for room.*
- *I feel happy and have a lot of catch up with stories, but also get worried because we have people sleeping outside*

Rent payments and leasing / 'Money story'

Rental payments remain a source of some concern and frustration, with some people being unclear about the amount they are and should be paying, and correct requirements around bond payments.

- *They should start being honest, let us know how much rent we are paying*
- *I remember signing. I got a shock when saw the cost of our rent payments. And have another one outstanding.*
- *Everyone living in the house has to pay rent. If there are 10 people, then 10 people pay rent. I called up to find out about how much rent I was paying, but I was told that was confidential and that I should speak to a lawyer.*
- *Bond payments – all of a sudden people were getting a bill for \$5000, \$6000, \$7000. We don't know why that happened.*
- *Rent payment is shocking because paying for old house. Renos are just add on tin shed, market rate is charged – but this is not right amount*
- *I don't know if I'm paying rent or not. I think the others are. I just buy power card and food.*
- *Rent payment is shocking because paying for old house. Renos are just add on tin shed, market rate is charged – but this is not right amount*
- *Should look at age and condition of house to determine rent*

Tenancy officers and relationship with NT Housing

There is a general satisfaction with the particular people (tenancy officers and contractors – with sometimes little distinction being drawn between these roles) who visit houses in Santa Teresa. However, there was also a general sense that since court proceedings around housing rents and repairs began, there were fewer visits being made by government staff to the community (Note: this may have changed recently).

- *When they started, it was good. Everything was up to date, meetings were held regularly. They organised demountables for tenants when the tenants houses were being renovated*
- *We haven't seen Territory Housing coming out to us, Zodiac has taken over the housing side of things*
- *They (Territory Housing) are supposed to look after the community. They don't come out to our community much. Never seen them in the community.*
- *Zodiac have a male tenancy officer who work really good with us. He used to come regularly last year, now we haven't seen them regularly*
- *Residents were very articulate about some of the shortcomings of various services, and service delivery providers, in Santa Teresa. When services are delivered poorly, without respect and without attempts to engage productively, they are not experienced as supportive by people in the community. However, some suggestions were offered as to how these services may be delivered appropriately and well, including through a dedicated desk or office within the community itself.*
- *When they come and put in a new air conditioner, it still wasn't making the air colder. My husband used to do air-con, so he went up the ladder. He went up and fixed it. The water wasn't running through. He climbed up. I was worried, because he is on dialysis.*
- *We would like them to come sooner and get the job done properly. Need them to come out quicker, not make us wait for weeks and weeks or sometimes monthly*
- *Don't know what the role is but I know what Zodiac does. They come out to check up on the houses in the community*
- *Zodiac inspections are all gone. People used to complain. They used to go into people's homes and take photographs and make funny comments. Everyone complained.*
- *Pest control should let everyone know to remove the blankets out before they spray. They have sprayed people's blankets and bedding before. They don't come now because people complain.*
- *They should talk to us face to face. Or leave notices where everybody can see, for example, the community store*
- *Give us a day or two days when they will come out, so we can be ready. Are people here that can fix things, but they don't have tools*
- *Set up a space where we can come and see that person to report our problems that we have in our house*
- *Engage with people of this community to hear our concern about the houses we live in.*



-
- i From the original Request For Quotation 18-0224
 - ii <https://www.cdu.edu.au/centres/yaci/docs/MTROreport2.pdf>
 - iii Lowell A, Maypilama EL, Fasoli L, Gundjarranbuy R, Godwin-Thompson J, Guyula A, Yunupingu M, Armstrong E, Garrutju J, McEldowney R. The 'invisible homeless': challenges faced by families bringing up their children in a remote Australian Aboriginal community. BMC Public Health. (2018) 18:1382
<https://rdcu.be/bdQUK>
 - iv See https://www.cdu.edu.au/centres/yaci/pdf/ANZ_TCU_FL_Nov08.pdf also for a discussion on the role of Aboriginal co-researchers in that evaluation, see Christie, M., (2015) Making Money: Financial Literacy as an Object of Governance Learning Communities: International Journal of Learning in social Contexts Special edition: Objects of Governance (15) March, 40-45 <https://www.cdu.edu.au/sites/default/files/the-northern-institute/10.18793-lcj2015.15.07.pdf>
 - v See <https://www.cdu.edu.au/centres/yaci/docs/MTROreport2.pdf>

