

Submission to Yoorrook Justice Commission**From: Anonymous 0570****Dated:** 29 April 2024**Submission:**

Connection to country to me means home, safety, connection to our heritage, places where our Elders walked and live.

To my mob there has been disconnection, loss of language, history and cultural traditions. Mob has gone in so many different ways but also, our links to family/mob has been lost and many, unless your family made an agreement with governments first, many families are locked out of our rights. Not all mob/families have or are given their rights to have a voice. Why do we pay such a high interest rate, through IBA, when this was supposed to help us get into our homes but also keep our homes? We cannot even negotiate on lowering the interest rates through IBA. While AHV has homes for Aboriginal people, the costs to live in these homes are very high.

Housing for Aboriginal people is a business and not about helping and supporting our people. Trying to get your home fixed is also hard as they do not want to fix the properties. Living on Country, even another's Country as we had to move to keep safe, has become a big business and Aboriginal people suffer. We are forever trying to get ahead but due to the lack of transgenerational wealth, gold/land/cash, Aboriginal people are not able to get ahead and are fighting everyday to also keep family together as the lack of affordable - real affordable housing, for us impacts us in that we have a greater chance of going into the justice area and child protection area.

Laws are also kept from us, for example - I was renting a house through DHS/DHHS/DFFH and when I asked to find out the value of it so that I could see about buying it as I had lived there for several years. I was told that there was no such policy and I was moved out very quickly into a house that was not very safe. I didn't know what my rights were in this area. The housing officer also stood out the front, yelling at me and saying that the house was unsafe and if they found any more syringes then they would make me pay for everyone that they pulled out. I asked the people who was removing the bungalow - since I had to move, and they said that if they found anything like that they would have downed tools. I am used to this treatment but why? Why should I be used to be treated as a worthless human and people like this can just yell abuse without any proof.

When I locked the new house, all you had to do was to lean on the door and it opened up. Where I used to live was near the football/netball grounds and my kids could go across there and play when they wanted to. The land, when they pulled down a perfectly good home, was cleared and they placed 2 units on it. Double the money than what I was paying. I recently found out that I could have brought the house and I would not have such a huge mortgage that I doubt I will ever pay off, due to IBA's massive interest rates, so I will not be able to help my children or grandchildren the way that farmers and manufacturers can.

We never purchased land from others, we shared land/food/water and the air/sky with others, and because we never had paperwork to prove that the land we lived and travelled on was ours - we lost it all. No land was ceded so there is a need to right the wrongs for us, across all of Australia. Businesses work the lands, sky and waterways, so why are we not part of the conversation and get some of the profits/taxes paid to government areas to help all mob. There are already other areas where people do not have to pay interest rates so why are we, who have connections to the original peoples of this land, being treated worse than others?

Also why does IBA have so much say over our lives and get grants, such as a recent grant of \$25 million given to them, when they are making a huge profit off of us and can/will also take our homes if we fail to repay their massive interests? If we lose our jobs and have to go on unemployment benefits, IBA does not adjust our repayments. What did they get the grant for? How was it used? No-one answers these questions.

END OF SUBMISSION