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Full transcript of an interview with

IAN HALKETT

on 7 August 2003

By Karen Burnes

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**Interview with Ian Halkett recorded by Karen Burnes on the 7th August 2003 for
The Women's Housing Association Oral History Project.**

TAPE 1 SIDE A

This is the interview with Dr Ian Halkett for the Oral History Project of the Women's Housing Association. It's the 7th August 2003, approximately four-thirty in the afternoon on the 7th August. And Vicki Lachlan is doing the sound recording. My name's Karen Burnes and Dr Ian Halkett is here as well. Okay, let's start. Ian, how did you first hear about the idea of a Women's Shelters Housing Association?

I occupied various positions in the Housing Trust from the mid-'70s onwards, and during those years the Housing Trust was working increasingly closely with a variety of community organisations who were providing support, care, assistance, to special needs groups in the community. In the second half of the '70s there were a number of schemes that had really arisen out of community convincing the Housing Trust that, while it was doing well with mainstream housing, it wasn't doing enough to address special needs of people. And one of probably two schemes that were particularly associated with the women's shelter movement was the Priority Housing Scheme, through which those supportive, caring organisations were able to bring the needs of individuals, urgent needs of individuals to the attention of the Trust and convince the Trust to move them up the priority list; and Special Needs Housing itself, where the Trust made accommodation available to organisations for particular purposes. So one of those – probably the first of those special needs types of accommodation schemes was the Women's Shelters themselves. I think the Housing Trust made available the actual structures that provided the first shelters in South Australia.

And how much did that precede the Women's Shelters Housing Association.

I would need to check dates, but I would think five years at least.

So not very long.

Yes, yes. Then through that those of us in the Trust associated with the Special Needs Housing and Priority Housing Schemes – as well as mainstream housing – got to know the people in the women's shelters movement very well indeed, and

particularly Dawn McMahon who sat on the Priority Housing Committee, which I chaired for a number of years. So Dawn was very well placed to bring new ideas to the table. That probably answers your question, but to take the history a step further and say at the same time all that was going on the Housing Trust was constantly exploring new ways to provide housing assistance in the community. So Women's Shelters interests and the Trust's corresponded very closely.

So who were the key players in the set-up of the Women's Shelters Housing Association, which we'll refer to as WSHA [pron. 'Woosha'] – who were the key players in that setting up besides yourself and Dawn McMahon?

There was always a lighthearted debate between Dawn McMahon and Paul Edwards, who was then General Manager of the Housing Trust, about whose idea it was. So without wanting to determine (laughs) the outcome of that debate – which will never be known! – Paul and Dawn, I think, were really the two key thinkers in the earlier stage. But it wouldn't have happened, couldn't have happened, without a whole range of people – the then Minister, Murray Hill, who was the Housing Minister in the Tonkin Government, his office, people in his office, including his advisers and the office people; the Chairman of the Housing Trust who was both deeply committed and very business-oriented, Ray Paley; Hugh Stretton, who was the Deputy Chair, who was a social visionary and strong supporter of new initiatives; Greg Black, who in those days I think was still then the Manager of Emergency Housing Office; a number of people in the Housing Trust who had a very strong commitment to working with community organisations. So all of those people were central and key to this new initiative.

So what happened from those early stages when the concept was being discussed and it was all being thought about, how did it progress? Over what sort of period of time?

Again, I'd need to look at records to be precise, but I would say that the idea probably from conception to signing the first agreement would have been pretty near two years, I would think. Probably there was an intensive – the second year was really intensive work, where we were drafting agreements between the Housing Trust and the Association, drafting agreements – new kinds of agreements with lending institutions, exploring sources of funding with lending institutions. So I think that would have been a good, solid year.

How did that happen, then, the funding? How did that work – that was between – – –. Yes, what organisations were involved in that? What was their relationship with WSHA?

Well, none initially. One of the strong objectives of the housing co-op idea, as we called it – and WSHA was one of the first of the co-ops – well, *was* the first co-op, I'd say – was to bring new sources of funding into providing housing for people in need. That was a time when I think everybody recognized that there were very strong demands on public housing. I think we were increasingly recognizing the needs of the victims of domestic violence, disabled people in the community, a range of special needs groups, and the resources that were there to support housing initiatives had been actually reducing over some years. So we had the objective – very strong objective – of finding new ways to bring funding resource into the special needs housing arena.

The idea behind the co-ops was then if the government could subsidise the Housing Trust loan repayments, community organisations and later co-ops could actually borrow money in the private sector. That was the concept. Realising it was a lot (laughs) more challenging, probably, than we had imagined. The sources of funding for mortgage finance were probably a bit broader then than they are now, because we had not only the banks but a number of building societies, which had more or less local bases and which were quite competitive amongst themselves. The banks, early on, expressed no interest in the co-op initiative. On the other hand, the building societies, through their umbrella organisation, had at least a theoretical interest from the earliest discussions. And there was a wonderful guy who I should have mentioned when I was naming people named Bob Jensen, who was the chief executive or – I can't remember his title – maybe it was General Manager of the Building Societies Association. And Bob really took this idea up in his private (laughs) as well as his professional capacity, and he really took on board the role of convincing one or more of the building societies that it was a safe bet to invest in co-operative housing. And in fact Bob and I became a kind of song and dance team for (laughs) quite a while, because Bob worked with us on the constitution and agreements for the Women's Shelters Association, but at the same time Bob played a kind of double role going out with me and meeting with a vast range of community groups – church

groups, local government groups, neighbourhood groups, disabled support groups, carers and so on – to convince them that this was something they could do, that they could borrow money. And then he'd go back to the building societies and say, 'The Co-op did at Hindmarsh, you should do some too,' you know. So Bob, major effort and major role in getting the funding lined up once we'd got the people interested. And particularly in the first association, the Women's Shelters, it was Bob who I think guided our hand in drafting the funding agreement. Because you can think of the original agreements in this environment as a sort of triangle, with the Housing Trust, the association – in this case WSHA – and the lender, and there had to be agreements between the Housing Trust and the association and the lender, so you had three agreements. Bob worked with us in drafting effectively two of those.

So it was not just about I suppose doing one's job, it was about the commitment that people saw, they had a vision and they – – –.

Very much so. And all of those people I mentioned had that vision and supported it. And when we came to difficult patches and when we came to things that we didn't really understand or hadn't worked our way through, I think the fact that we got there really owed itself to the fact that you could go to any one of those people and say, you know, 'We need that door opened, we need this kind of advice, we're going to do something different,' you know, 'we need your practical support.' And we always got it.

So much of it was new, too. It was about people finding their way because a lot of the things that were being done were new things, weren't they?

Nobody had done it before. There were no models, you know. And it's also fair to say that, for the Association itself, there weren't really models for how you ran something like this. You know. But if you put yourself in the position back in 1980 or whenever and say, okay, suddenly you've got an organisation that is an umbrella group for people, for women's shelters, who are exceptionally good at looking after the immediate needs of women in crisis, well, now all of a sudden you're becoming a property owner, a manager, you're going to have debts, you're going to have quite large sums of money coming through, you're going to be collecting rents and accounting for them and chasing rent arrears – a whole new kind of business, and it

needed a whole new kind of constitution. So one of the things we worked out very early was that the existing organisation couldn't do that. We had to create a new organisation, a new kind of organisation, to manage all of those processes. That required us to think about what the constitution should look like.

Who was involved in the drafting of the constitution?

My recollection is principally Dawn and Greg Black and myself, but there would have been others and of course we had legal existence from Jean Madisek at Finlayson's, and I think in the early work on the constitution we also had – I think we had other legal advice as well. There were people who came to the table. I think Dawn was sort of checking up on (laughs) our advice at times.

So from all the work and the energy that went into the concept and getting the constitution and the documents and the funding agreements signed, how did it then further progress to getting houses and tenants and all those sorts of things?

Well, I think that became the – I guess the easier part of the exercise in a way. There was no question about the need, there was no question about the commitment. The Housing Trust was exceptionally experienced in buying houses. The Housing Trust by then was a well-established program of moving away from large public rental estates to buying houses in the community in ordinary suburban streets, so the Housing Trust had an estate agent service that could support that process. It had a dedicated technical team in the office, and I think very, very wisely – after some uncertainty – WSHA elected to use the services of the Housing Trust to actually buy the houses, supervise the upgrading of them and get them ready for rental. So it was – I think once the organisation accepted that it could let the big public authority do that stuff for them, once the big public authority understood that we were doing it at the request and direction of an independent body – I mean WSHA – it worked quite well, I think.

There was always tension, always, because budgets were fixed, budgets were fixed by the amount that we could borrow, and the Housing Trust basically would not – you know, given that it was subsidising the loans – would not agree to WSHA or any of the other co-ops going over the top of the standard of accommodation. So there was always tension. We never bought a house that wasn't in effect selected and agreed to by WSHA, but there was always – well,

‘We need more heat; we (laughs) need more air conditioning; oh, that one’s got a pool, let’s buy that!’ You know. So there was lots of healthy debate around what the standard should be. And in fact, in those early days, we actually sat down with the board of WSHA and agreed a set of standards so that we would sort of move off this having a big debate every time there was a house purchased.

I understand heaters were an issue back then. That’s interesting, because they’re still an issue today!

I think it always will be.

Around the heaters, yes.

One of the reasons – if I take a big step there – one of the reasons that the Housing Trust was keen to support this initiative was because it was recognized that there are people in the community for whom just a house isn’t enough, for whom just a house is essentially inadequate because they don’t have furniture, they don’t have floor coverings, they don’t have window treatments, they don’t have all the stuff you need to actually live. And giving them bare boards and bare floors was never going to address their need. So it was always understood that, however they did it, the Women’s Shelters would have the capacity to do more in terms of, you know, whatever whitegoods and furnishing and so on that could be put together to support the people who needed it. And I think that worked well.

Women’s Housing actually still do, is provide floor coverings and window treatments, and it’s a standard that we’ve followed through since those early days with the standard of our houses.

I remember being part, too, of writing submissions to various charitable trusts and so on, wanting to get assistance with refrigerators and – I think refrigerators was a major issue at one time, and I do believe it might have been the Morialta Trust –

Yes.

– made funds available for, from memory, twenty-five ‘fridges or something. It was a very generous form of assistance.

We’re still doing that, Women’s Housing Association is still seeking funding (laughs) through various charitable trusts to support our work – – – (break in recording) So, Ian, what do you remember most clearly about those days, in those early days when you were trailblazing?

I think probably three things. One was the interesting feeling of being, I suppose, a sort of early male intruder into the environment of women's shelters, because we were working in those days out of the Childers Street – was that what it was? – Shelter in North Adelaide. It was a working women's shelter, and I guess everybody thought it was important that most of this planning work and drafting work was actually done in the women's shelter environment and not in the bureaucratic environment, and so I had the – I think, personally – very healthy experience of coming and going from an environment where, initially at least, I think Greg and I and Bob were looked at somewhat askance.

(laughs) Intruders.

Intruders, yes. And, you know, it was a growing experience for me, certainly. The second thing, I guess, from the point of view of the sort of central bureaucrat in the process, it was a nervous experience. You know, we were going where people hadn't gone before, we were doing new things, and I was always mindful that it was the resources of the state that I was representing. In a sense it was fairly – a balanced sort of group, because Greg was a housing advocate, and simply – not simply, but entirely – committed to finding solutions to get more housing. Bob Jensen was very committed to housing initiatives and became very committed to women's shelters initiatives, but he was also very interested in getting business for his constituent organisations, building societies. And Dawn, of course, was absolutely committed to getting housing, (laughs) you know, and she wasn't concerned about other people's embarrassment (laughs) if not anything else, if it ended up getting housing for the Women's Shelters. But I guess for me, for me I was the kind of nervous one, because if it went wrong it would reflect on my organisation more than anybody else, that if there was embarrassment it would reflect on my minister, and I had to be mindful of that. Now, maybe I was the one, then, that was most fastidious about making sure the i's were dotted and the t's were crossed and the legals were all in place, because we certainly didn't want the first housing co-op running into some sort of embarrassing difficulty. And it didn't.

You talked about you were doing new things that hadn't been done before, and in your area was there much resistance to the path you were taking with government?

No. Yes. I mean, there were obviously people who were even more nervous than I to make sure that resources were being deployed within the requirements of the Commonwealth-State Housing Agreement, within the proper processes of government and that we were accountable for what we were doing. There was also lots of debate, it was a very rich time in the housing field, and debates beginning then about whether it was appropriate to buy, to spend your money on assets or spend your money on subsidies. And in this case, you know, it was going to be subsidising another organisation, and so there were clearly legitimately-held views that said, 'Oh, perhaps we ought – we'd be better to just go out and use these funds to buy more houses ourselves.' And so there were those kinds of debates. And there were also then debates I've talked about before, about, 'Well, are these guys getting better standards than ordinary Housing Trust tenants? Are these people legitimately the sorts of people that we would house out of turn, or is there some kind of implicit queue-jumping going on here,' you know, 'or hidden queue-jumping going on here?' I mean, 'If the people in Women's Shelters Housing came to us would we be housing them now, or would they be waiting three years in a queue?' So there was lots of healthy argument, but there was not – it was not the kind of argument where people were absolutely attempting to put up bureaucratic road blocks to us, not at all, not at all.

That's good.

END OF TAPE 1 SIDE A: TAPE 1 SIDE B

Okay, so this is part two of the oral interview with Dr Ian Halkett for the Women's Housing Association. Ian, so we've talked about some of the discussions around the concept of the Women's Shelters Housing Association. How was it decided – who decided around the formation of how it would operate, or how it would work, or who the board would be?

The drafting of the constitution rested very much with the Women's Shelters. They had very strong support from Greg Black, who I think more than I, actually, worked through the sort of constitutional issues, the membership issues and so on. And they had, as I think I mentioned earlier, legal advice from Elliott Johnson, who was in private practice, as well as an opportunity to draw on legal advice through our association with Finlayson's and Jean Madisek. The decisions about how the board would be structured and how the business would be run, though, at the end of the

day really did rest with the Women's Shelters, with one sort of overarching right of veto from the Housing Trust, or from the General Manager of the Housing Trust, in relation to essentially major property matters. So basically the Association could not buy a house without the General Manager's approval, and that was perfectly reasonable because the Housing Trust was going to subsidise that purchase into the future, and in fact that approval was delegated to me. And they could not sell a house without the General Manager's approval, and again that's reasonable given that, particularly in the early days, virtually all the equity would really rest with the Housing Trust. So I suppose the constitution and the agreements were structured in a way that would stop the Association from attempting to, say, realise assets to overcome shortfalls in their operations, or something of that nature, without the Housing Trust's express approval.

So how did that – the first agreement was around, how was it going to work? How was the Association going to get its houses and who would they be paying back in terms of how it all ran?

The first agreement was based on the principle that the Women's Shelters Association would own the house, or would hold the title to the house, subject to the mortgage from the lender. The Association would collect rents from its tenants; the Association would then meet all of its commitments, the normal commitments to running a house – maintenance, rates and taxes, *et cetera*. Within a framework of agreed proportions. So the Association couldn't spend all its money on maintenance, for example, or its money on approvals; it had to meet all of its obligations. It then had to put a minimal – specified minimum amount towards the payment of the mortgage and the Housing Trust then met the rest of the mortgage payments. So the subsidy came in form of a payment from the Housing Trust to the lender, it didn't pass through the books of the Association.

So was it that they had to create a new formula – WSHA had to create a new formula to get this? Was there any existing figures they could – did they use the Trust's maintenance figures?

We did. What we did was take the best information we could from the Trust for equivalent types of housing and calculate average expenditures, and then work that backwards to arrive at a percentage of what we expected the rents to be. The Women's Shelters based their rentals on percentages of the tenants' incomes, so we

were able, in drafting agreements, to actually work out, on the basis of pretty accurate understanding of what rent people would pay, and what costs the Housing Trust normally bore. There were other assumptions. The Women's Shelters had a policy that said – right, I think, from the outset – that said these houses would be let to tenants until they were eligible for Housing Trust houses. So the waiting list for Housing Trust at the time might have been four years, so there was an assumption that tenants in the Shelters houses would move through their tenancies in two, three, four years. So we had to build into the assumptions some slightly higher vacancy rate, which means loss of rent and additional maintenance costs, than the Housing Trust would normally have experienced in those days. So we did make some adjustments, I think. And I guess the formula that we worked out was pretty reasonable, because in the early years it worked without a great deal of amendment, and then later on I think it, you know, it was lots of reiterations, but in the early days I think it stuck pretty well.

So in the early days – so the financial formula that you worked out was good. How did the rest of it work, how did the board operate in those early days, and what sort of people were on the board?

The people on the board were, I guess, early on a higher mix of representatives of the Housing Trust and other organisations than we saw later, when it was I think *all* Women's Shelters representatives except one representative of the Housing Trust. But I think – I would need to go back, but I think in those early days, apart from the Women's Shelters representatives, Greg was on the board for a time, I was representing the Housing Trust. The board was always a hard-working board, it was a pleasure to work with because it was a really exciting kind of time. We were very conscious of the fact that we were breaking new ground, and were very, I think, of one mind, that it had to succeed. From my own perspective, I was talking to a number of other organisations about doing similar. The one thing that I desperately wanted was the success of the first one as a sort of guiding template, if you like, for all the others that were coming quite quickly along behind. I think we all felt that way. But, having said it was satisfying and a hard-working board, it wasn't a board without debate. There was always debate about – well, I talked about the standard of houses, but, you know, 'We *have* to spend more on maintenance than the formula allows. What are you going to do about that, Housing Trust?' (laughs) We watched

the process to go through – people in the Women’s Shelters learning the hard facts of life of being a landlord, and discovering that not every tenant is exactly tidy, that people do trash houses, that rent arrears has to be managed, that there comes a time when a tenant is so bad they need to be evicted. Even if you understand the desperate other circumstances of their lives, the Women’s Shelters Association had become a responsible financial body that had to collect rent and maintain the houses and do business, as well as look after their clients. Yes, I watched all of those realisations grow.

Dawn McMahon was central, of course, to the Women’s Shelters Housing Association’s beginnings. What are your memories of Dawn?

Ah, well, I guess huge affection at a personal level, but also, I mean as a young bureaucrat, to have somebody skilled and articulate and committed and wily, I think, (laughter) showing me down a path nobody had ever gone down before was a great experience. And Dawn would tackle any issue and take on any politician or bureaucrat or banker, and in the process succeed where others would have given up long before. So huge regard for Dawn. And I do apologise that I can’t say ‘Dawn’ with a D-A-W-N, it just doesn’t work that way for me! (laughs) (break in recording)

Okay, Ian, take me back to what the Housing Trust was thinking about this initiative.

The Housing Trust had gone through a lot of changes, and I’ve got to come back to the point, I think, that in many ways Dawn McMahon had actually been very influential in those changes. I talked a while ago, I think, about how the Trust had been a big landlord, big mainstream housing authority. It was through SACOSS¹, through community organisations and people like Dawn that the Housing Trust began to realise that it needed to give special consideration to various groups. The Housing Trust also realised that it was difficult for tenants of a very large organisation like the Trust to become engaged in the management of their own housing, and that was a particular passion for Paul Edwards. I think he always felt uncomfortable that, you know, here he was responsible for what must in those days

¹ SACOSS – South Australian Council of Social Services.

have been over fifty thousand houses – probably doing as good a job as anybody in the world in providing that kind of public housing service, but not putting in place genuine mechanisms for people collectively to make decisions about their own housing. So, through those years, and into the early '80s, Paul took the Trust in several directions that would get people more engaged. He put in place a scheme where certain applicants could get involved in the actual final details of – well, in *choosing* house designs, and in the final details of decorating houses that they were going to occupy, which was a remarkable thing to do in a public housing context. He sponsored and gave us direction and guidance and empowerment to establish in mainstream housing tenant management groups. That's an initiative that goes on till today. And that, particularly in medium-density and high-density housing, allowed tenants to start – to genuinely engage themselves in decisions about how the housing would be managed, how the housing would be decorated or redecorated, how the grounds would be maintained and what facilities would be built in the common areas, and so on.

And the third direction for tenant engagement was the notion of housing co-operatives. If you could put in place a mechanism where tenants actually constituted the board of an organisation, or a large part of the board of an organisation that owned the housing, then they would ultimately have control over how that housing was managed, the standard of the housing, of the relationships between the housing and the people living in it. So the concept of the housing co-operatives was very much underpinned by the notion of tenant management. It found early expression in the first housing co-operative, where there were tenants on the board, I think, from the outset. I think the first constitution provided for tenant representation, and went on later to co-ops that were substantially managed by actual residents, by tenants. So again, it was one of the objectives of the housing co-operative notion that was in fact realised in the first housing co-operative.

So the houses that WSHA got, where did they come from? Who was picking the houses out and how were they getting them?

They came off the market. They were houses that were advertised in ordinary suburban settings. They had to be within a particular price range. They could, as far

as the Housing Trust was concerned, be anywhere in the metropolitan area – well, I guess anywhere in the state. In fact, that was one of the contentious issues in the earliest days of the Housing Trust – sorry, of the Housing Association, because before WSHA had a permanent staff of people who were actually responsible for running the houses, that responsibility fell to the individual housing shelters, women’s housing shelter – try again – the women’s shelters themselves. There were a number of shelters by that stage, they were located in different parts of the metropolitan area and the country, they all came together on the board and they all wanted the housing resource for their clients, so there was a need for the wisdom of Solomon in saying, ‘Right, the next house will go to North Adelaide Shelter and the next house will go to Christies Beach Shelter and the one after that will go – – –.’ And then of course that didn’t always work terribly smoothly because quite often what came up on the market as ideal wasn’t (laughs) necessarily located in the sort of catchment of people who thought it was their turn next. So there was lots of debate, and lots of issues about then the capacity of individual shelters to support the housing that they were looking after and tenanting. So it was interesting and a maturing set of debates for the board, because I think the board went through a process of saying, ‘Hey, we’ve got to deal with this as one organisation and not a bunch of competing interests so much.’ Like all things in the history, I think it was solid, with equitable outcomes and resolutions.

So talking about the houses, what sort of standard were the houses? Were they the sort of standard stock that the Trust bought normally for their stock?

Pretty much. There were, I think, as I said before, there were some heated debates about what standard they should be, but I think by and large they probably ended up being a little bit better than the standard that would have been in Housing Trust stock – partly because of the fittings, partly because of the unique funding arrangement, partly I think because there was a lot of sympathy for the Women’s Shelters initiative amongst the technical and commercial guys that actually bought the houses, and I think there was often some pretty – some extra effort put into finding a really good place, and I suspect the guys overseeing the upgrading made sure – put this in a nice way – made sure that the work was at the top end of the scale, if you like. And I’m sure I don’t know all of the things that went on. (laughter)

What about the involvement of tenants, Ian? How did tenants become involved on the board, and how did that work?

Well, of course there weren't any on day one because they had to buy houses, so I guess (laughs) the first tenant or first tenants sort of had to be on the board because the constitution said they should be. (laughter) 'Do you want a house? You're on the board!' Interesting proposition. I probably didn't get to know as many of the tenant board members as I would have liked, and it was a kind of interesting dynamic there. They were people who were there because they'd had pretty terrible things happening in their life, they didn't necessarily automatically want to take up a kind of deliberative, administrative, management role. You know, they had other things to get on with. So quite often, I think, as time went by, the tenants who came onto the board as active members of the board had been there for – been in the housing for, you know, some months or even years. And that created this kind of dilemma, because of course it was the structure of the tenancies that people were meant to move on and free the houses up for the next mob. So I think at times – and you'd need to check back – but I think some of the tenant representation on the board, it was actually ex-tenant representation. They were people who became members of the board as tenants and then stayed on after they left the [houses] and went to Housing Trust or went to private sector tenancies, or even in some cases I imagine formed new relationships and re-established their own homes.

Talking about the establishment of the Women's Shelters Housing Association, do you think luck played a part in it – either good luck or bad luck, or do you think – what do you think it was?

I think it was a remarkable coincidence of people who were prepared to do this thing. You know, a group of people and interests who all came together at the same time, at just the right moment. I don't know if I'd use the word 'luck' – I mean, I guess I'd maybe use the word 'serendipity'. It couldn't have happened better, I don't think, but I would also say that the rest of the community was very fortunate in having Women's Shelters do this, because they did start a process. They did lead us into a process that many other organisations and thousands and thousands of tenants have benefited from ever since. So I suppose, if you want to use the word 'luck', WSHA benefited from luck, but they made the luck for lots of other people.

Is there anything else you'd like to add to the interview, Ian? Is there anything you think we've missed out or that we need to cover? Any names you want to bring up, or any incidences that are of interest?

I don't think so. I think I've kept you quite a long time already. I mean, I guess the one thing I'd like to say is a personal observation, that for me it's been a fantastic experience. It was a great privilege (sound of brushing against microphone) – it was a great privilege for me, as a relatively junior person in the state government system, to be involved with something as new and dynamic and exciting as this, and to stay involved for a number of years. So I actually saw beyond the beginning, I saw the development of sub-initiatives, if you like – the growth of the board, the growth of people on the board, the idea actually coming to fruition. So to actually see something come from the early efforts is a rare privilege, sometimes. I'm also delighted that WSHA is still here after nearly twenty-five years, and still growing. So it's great fun.

Yes, I guess we not only have to – or Women's Housing Association today not only thanks you for your time today for the interview, but also I suppose for all that time and effort and hard work that went in so many years ago to get us off the ground. We certainly wouldn't be here if it wasn't for people like yourself, Ian, that established us and got us here and enable us to continue to grow and provide the service that we provide. So thanks very much, Ian. End of tape.

END OF INTERVIEW.