



HOME OWNERSHIP

FIRST TIME HOME BUYER - LOCAL COMMISSIONER LORETTA SPRATT, OAM



Loretta Mary Spratt is a dedicated Mossman Gorge Commissioner with the FRC and has been with the Commission for almost ten years. Loretta has connections to the Lama Lama Clans on her father's side and Olkola Clans from her mother's side in the Coen region. Loretta spent most of her years growing up at the Hope Vale Lutheran Mission with her two older sisters Pam and Dawn.

Loretta was approached in 2008 by the then Mossman Gorge Local Coordinator, Karen Gibson (now a Local Commissioner herself), to consider joining the FRC as a Local Commissioner. She was subsequently recommended by the appropriate community support organisations and was appointed to the position of Local Commissioner on 3 July 2008. Loretta remembers the day she was asked to take on the role of Local Commissioner and says she did not take lightly the responsibilities that would come with the role. The day Loretta made the decision to commit to a future with the FRC she also made a promise to herself; she would need to set a good example for community members in Mossman Gorge where she had lived with her partner Nathan McLean for more than 15 years. The promise was to quit drinking alcohol which Loretta followed through with the very same day she accepted the offer as Local Commissioner. She is proud to say that her

choice on that day became a very significant moment in changing her life. Loretta said, "I do not regret my decision to quit drinking, and looking back, it was the best decision I could have ever made for myself and my family". That was the beginning of many good decisions made since July 2008 that have seen Loretta's dreams flourish.

Loretta started saving money very early on, and it was quite some time before she decided how she was going to spend her savings. It was in 2011 that Loretta joined Cape York Partnership's budgeting program, MPower, followed by her partner Nathan joining MPower in 2012. Loretta was habitually visiting the bank and depositing her savings on a weekly basis, but one visit in particular stands out for Loretta. It was like any normal visit, having a friendly chat with the bank manager, when on this occasion he asked her if she had any plans for her growing savings. That moment got Loretta thinking about her future plans. She went home that day and talked with Nathan about buying a house. Well, that was it; the decision was made to start the conversation with MPower.

Loretta and Nathan approached MPower staff who scheduled a meeting with Indigenous Business Australia (IBA) to apply for their very first housing



Local Commissioner Spratt outside her newly purchased house

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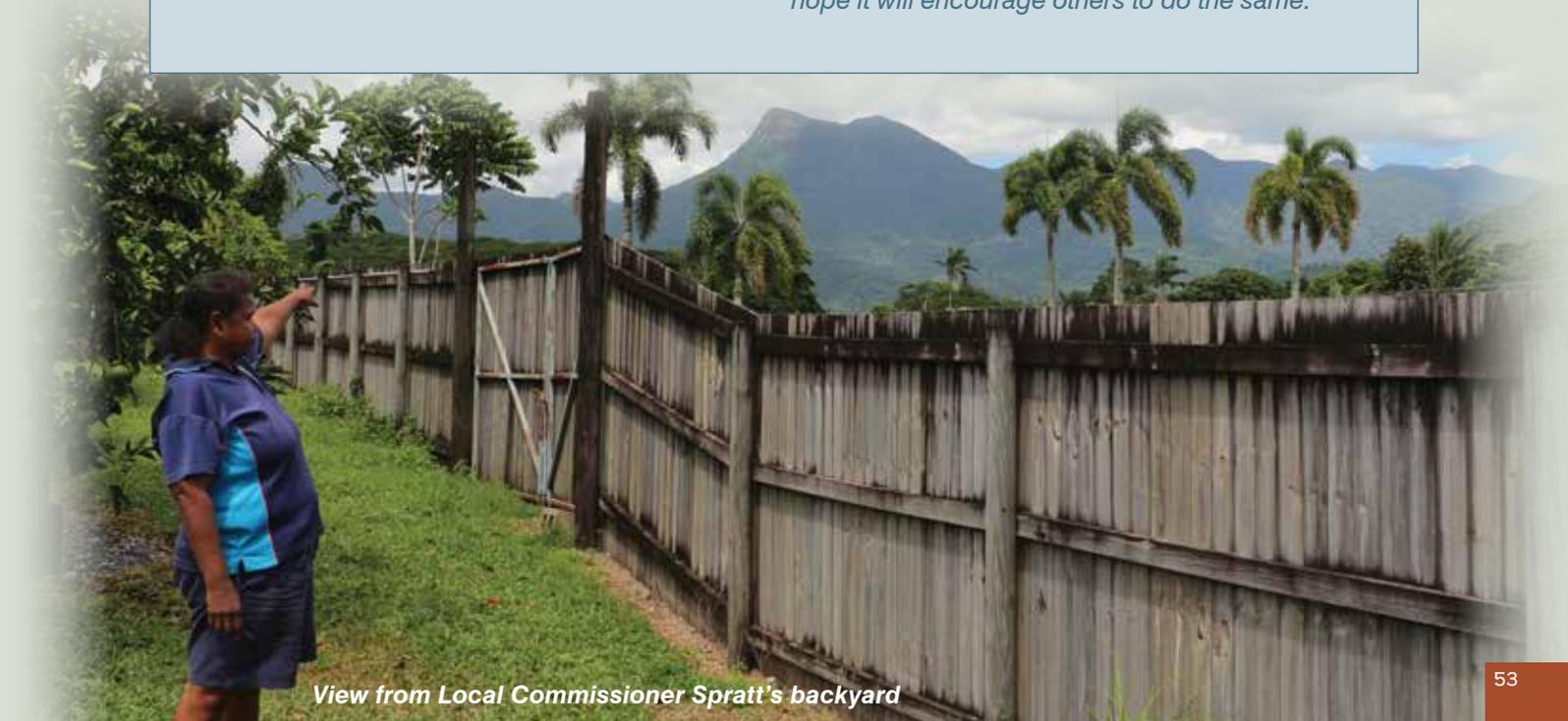
loan. It was a long and drawn out process for Loretta and Nathan who became frustrated many times, not seeing the sense in all of the paperwork that was said to be necessary. IBA pre-approved a loan which gave Loretta and Nathan some hope about owning their own home. After many hours of looking at properties, they were faced with further frustrations when their vision of a property did not match what was on the market for the approval amount. Not satisfied with this result, Loretta returned to MPower and raised the problem - this option was not going to work for them. MPower staff worked closely with Loretta and Nathan and recommended they try a mortgage broker. Once again, after completing a copious amount of paperwork, it finally worked in their favour. Loretta and Nathan's commitment to savings over the years afforded them the opportunity they had long dreamed of – a home.

With these new options house-hunting started in earnest, only this time there were several properties available with their desired inclusions such as a big yard for their beloved dogs, available space for gardens and an outdoor space for those lazy Sunday afternoons with family. It wasn't long before Loretta and Nathan found the property with everything they had imagined their property would include. After only looking at four properties, they found their 'home'.

Loretta talked about moving into the house and explained she had two primary and conflicting feelings, one of freedom with owning a new home, and the other was fear of the debt incurred. "It's funny you know, I've tried to start a garden but these fears keep popping up and I think this can't be true. I started thinking that the house will be gone or taken". Loretta said it was exhausting and hard work moving the contents of their house and remembers their first night in their new home. It was a hot summer evening in the middle of February, the 19th of February 2018 to be exact, and it seemed strange sleeping in the house for the first time. She remembers thanking the Lord for ceiling fans because she does not like air-conditioning. It has taken some time to adjust from not living in Mossman Gorge, although she is there for work daily.

"It still seems odd driving out each afternoon. One of the hardest parts of moving was leaving Buster behind. My Buster is our male dog and he just refused to move. Our three female dogs Sally, Sheena and Patch jumped in the car and were happy to explore their new surroundings. Buster did eventually decide to jump in the car after about a week or so, and he now enjoys the new home with the rest of us."

"I am glad I took that leap of home ownership and hope it will encourage others to do the same."



View from Local Commissioner Spratt's backyard