

LINDY CHAMBERLAIN

HOW PROPERTY SAVED HER

Tragedy, injustice and vindication form the basis of three decades of Lindy Chamberlain-Creighton's well-publicised life. In the background, away from prying eyes and endless gossip, few realise that this iconic figure has quietly built a successful property portfolio. Not for wealth, but as a matter of survival.

Shannon Molloy

Her story captivated a generation of Australians. For years, her face was splashed across newspaper front pages and magazine covers, while current affair television programs devoted hours to analysing every single aspect of her life.

She was immortalised on the silver screen, portrayed by Meryl Streep no less, who went on to receive an Oscar nomination for the role.

As a result of a tragic event that led to the most publicised murder trial in the country's history, the phrase "dingo's got my baby" became a sort of macabre colloquialism.

Just about everyone knows who Lindy Chamberlain-Creighton is. Yet few would be aware that the now 65-year-old is a seasoned renovator and, in recent years, something of a development enthusiast.

Unlike the majority of property investors, Lindy didn't venture into the world of bricks and mortar with a desire for wealth, early retirement or financial freedom. Instead, she picked up a paintbrush and fumbled her way through her early renovation projects because she simply had no other choice.

On August 17, 1980, Lindy was camping at Uluru with then-husband Michael, sons Aidan and Reagan, and nine-week-old daughter Azaria.

The young mother was cooking on a barbecue stove near fellow campers when her baby's cry was heard. She rushed back to the tent to check on Azaria, who'd been sleeping. While approaching, Lindy spotted a dingo coming out of the tent with something in its mouth. She found Azaria was missing from her carry basket, and all hell broke loose.

There were dingo prints in the sand,

blood in the tent and corroborating eyewitness testimony from campers who'd only met the family that day. Neither the police who first attended the scene nor experienced park rangers disputed Lindy's account of that horrific night. An inquest later that year also supported the facts.

Despite that, a Northern Territory court quashed the findings and ordered a second inquest, which committed Lindy to stand trial for murder. As history has since documented, she was then wrongly convicted and sentenced to life imprisonment.

Appeals of her conviction failed. Lindy even gave birth to her fourth child, Kahlia, several weeks into her jail sentence. When new evidence emerged in 1986 – a jacket belonging to baby Azaria was found – Lindy was released from prison and a Royal Commission of Inquiry began.

She was eventually totally exonerated and had her conviction overturned.

In June last year, a fourth coronial inquest concluded that a dingo took Azaria that night. It was an outcome Lindy had been waiting 32 years for.

The unimaginable personal struggle she endured over those three decades was, contrary to perception, punctuated by ongoing financial difficulties, she explains exclusively to API.

In the first few years following her release from prison, Lindy couldn't find work. No one would employ her. Proceeds from the occasional paid television interview mostly went to repay loans for mounting legal bills, but small amounts were kept to provide a modest income for her and her young family to get by on, along with assistance from her parents who were by then pensioners. It wasn't nearly enough.

"I got out of prison and I had no idea how on earth I was going to earn a wage," Lindy recalls.

"I had a family to look after, only a tiny bit of money coming in here and there from the odd media interview, and nobody wanted to give me a job. We needed money."

// THE EARLY DAYS

On the advice of their lawyers, Lindy and Michael bought a derelict house and started renovating it. It formed the official start of her property journey, but in reality her home improvement experience had started many years earlier.

Lindy's father was a Seventh-day Adventist minister who she says was "pretty handy with a hammer, saw and paintbrush". He enjoyed tinkering around the house and the church leaders could see the results, so they put him to good use.

"The homes they'd put their ministers in were usually pretty old and needed work, so my family would get relocated every 12 months or so to whatever house needed renovating," Lindy says.

"Dad would do it for them during his annual holidays and I'd help him out. I remember being 19 or 20 when we'd just moved to Broken Hill in New South Wales. The property was very run-down – none of the windows shut properly, the doors didn't lock. At that house in particular, I remember being up on the roof with a wire brush scraping off the old flaking paint and repainting it."

When she married Michael, also a Seventh-day minister, they too were shuffled between old church houses. Taking a leaf from her dad's book, Lindy would occasionally paint, landscape and make the properties more livable.



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CHRIS EYLES

Transforming a home from dull and drab to the design in her mind was something that had always appealed, but in the years after her release from prison, property was a necessity rather than a hobby.

“My marriage fell apart (in 1990) and in separating what we owned, I took over a rental property. It was a property that had been turned into three flats and I had a bit of a go at running it on my own.”

Unbeknownst to her, the flats weren't up to code – they didn't have firewalls, which was in breach of multi-dwelling regulations. There were also a host of other maintenance issues. Lindy couldn't sell until those tasks were taken care of.

“It was very expensive. The bank lent me some money to get everything done, expecting that I'd eventually get some form of compensation from the government and be able to pay them back.”

A couple of dodgy tenants proved even more of a headache so, when the work was finally done, Lindy decided it was best to sell the property. After paying costs and clearing the bank loan, she just broke even.

“It was a pretty disastrous experience, that first one, but I was determined to have a go again.”

In the early 1990s, she met Rick Creighton who she went on to marry. For several years, the couple lived in the United States. It provided Lindy some semblance of anonymity – or at least, a lower profile than she'd had at home.

For family reasons, she and Rick moved back to Australia in 1997.

Her exoneration hadn't changed much and she soon discovered there was still a stigma attached to the name Lindy Chamberlain.

“My inability to get a job here rubbed off on Rick. He'd been a successful consultant in the US and we'd got to the point where we were running our own business. In Australia though, no one wanted to pay him.

“They probably thought we didn't need to work. Of course, perceptions are always misleading and we had a family to take care of, so therefore we needed a consistent and reliable income. So, we started looking at various other options.”

One idea was to develop boutique-themed holiday villas, given Rick's family had experience in the inn business. They acquired some land near Newcastle, obtained development approval from council and got cracking.

Unfortunately, the initial quotes they'd received some time earlier had ballooned.

For example, the driveway estimate was apparently missing a zero from the end the first time around – it was to cost around \$15,000 before suddenly coming with a \$150,000 price tag.

“We didn't have enough equity,” Lindy says.

“We would've been left with nothing, and you've got to allow a good three years for a new business to get going, so we couldn't do it.”

// A CONSTANT TARGET

Perhaps that sudden inflation of costs coincided with people discovering who the proposed developers were. It's an experience that has become fairly common over the years.

On an occasion in the mid-noughties, Lindy and Rick bought a house on a decent-sized block that had excellent development potential.

After the pair finished renovating the house at the front, they thought about splitting the site into two and building a new dwelling at the rear.

“We were ready to get started and that week council announced changes (to zoning) and the bottom fell out of the market overnight,” she says.

Their block was just shy of the revised, now larger minimum lot size by six square metres. The only option was to somehow acquire the site next door and combine it with theirs, allowing their development ambition to proceed.

“We asked a local real estate agent to discreetly enquire if the neighbours were interested in selling. We acted in good faith. The guy went in and basically said, ‘Lindy Chamberlain owns next door, everyone knows she's a millionaire, so what price do you want?’”

Obviously anticipating an offer from her written in gold or even a blank cheque, the neighbours began making absurd demands that simply couldn't be met. In the end, Lindy says both sides were left disappointed because “it wasn't going to happen”.

Even friends have let her down. A builder she'd known for years was engaged for a project but it turned out he wasn't who he'd claimed to be. He lied about his experience, staff and capabilities.



Lindy's kitchen pre-renovation



Checking over project plans

“He took us for a major ride,” she says. “That was someone I'd known for years and I never expected he'd do that.”

As well as dodging sharks, Lindy has to deal with constant gossip and rumours that spread like wildfire, no matter how ridiculous. She laughs when recounting an incident in the late 1980s, just a few years after being released from prison.

“A friend of mine had a brother-in-law who owned a real estate agency in Maleny (in the Sunshine Coast Hinterland) and he had this fabulous property listed for sale. I was up that way with my friends and he said ‘you must see this property’ so we all went.

“There were about a dozen of us – wives, relatives, kids, you know. It was no big deal. But the next day there was a story in the paper about how Meryl Streep and I were going to buy this property together and build a big resort on it.”

Someone who worked in the realtor's office had let their imagination run wild when they heard Lindy was in the group that went to see the property.

Of course, there was no truth to it and the Hollywood star Lindy was apparently set to go into business with had no idea about the so-called plans. The story broke during the filming of *A Cry in the Dark* and, during a later production meeting, the pair had a good chuckle about the ridiculous nature of the grapevine.

“I didn't have two pennies to rub together and Meryl had no interest in building resorts in Australia!”

Lindy can laugh about that experience,

CHRISTIE ELES

but there's a pang of sadness in her voice when she tells the story of an opportunistic real estate agent she encountered several years later.

Her son Aidan had been saving money and searching for a property deal of his own when he came across a house that fit the bill. Excited, he ran it by his property-mad mum and stepfather for their advice.

“We went through the house together so we could look with him. A rival agent with a rival client told the seller I was the buyer and shouldn't get the deal. He won.” All of Aidan's hard work was for nothing and she was left “disgusted” by the outcome.

“These days, I tend to keep myself as low-key as possible. If I can deal with an agent I know and trust and make sure no one is there when I go through a property, that's how I do it.

“People have always assumed I'm a millionaire. They draw their own conclusions without even thinking about it, I believe.

“Even long before the compensation, they've just thought ‘oh well, you're on TV so you must have money’.”

There wasn't much left of a \$1.3 million payout from the government to the Chamberlains for wrongful convictions considering Lindy's legal bills were much more than that.

// A STRATEGY THAT WORKS

No matter what she does, Lindy is rarely content with sitting still and waiting for something to happen. For this reason, a straight buy and hold investment strategy isn't up her alley.

Instead, she prefers to seek out ‘the quirky’ or a property with some sort of unique appeal about it. Usually attached will be an opportunity to add value, she has found.

“Either it's the worst house in the street or the house with the oddest block in the neighbourhood. Maybe it's a property that can be extended or it has a yard that can be split... or you can build another house at the back. It's always got to be a property with hidden value.

“We've done a mixture of straight renovations, new builds and even small subdivisions.”

She's still hands-on with projects and is the “chief painter”. She also plans the colour scheme, takes care of landscaping, sources fixtures and fittings, and revels in the thrill of finding a bargain.

“Rick takes care of anything involving a power tool and looks after the finances, council (planning) and taxation.”

For projects on a larger scale involving

either construction of new dwellings or major structural changes to an existing one, the couple will sit down together, brainstorm different ideas and sketch them out on a pad.

Lindy and Rick's drawn ideas are then refined, drafted professionally and eventually brought to life.

“We focus on the top edge of whatever bracket we're working in. If we're getting a very old house in a working-class suburb, we'll make it the best in that market. If it's a middle-class suburb, we like to do something at the top of that level.”

One house she bought was considered a difficult prospect by most buyers and sat untouched, she says. The reason? It was covered in stickers.

“Literally, there were hundreds and hundreds of stickers all over the walls and the doors. I thought it must've been a kindergarten or something but apparently it was just owned by people who were a bit different.

“I didn't have two pennies to rub together and Meryl had no interest in building resorts in Australia!”

“It took me three days just to scrape and peel off all of these stickers and even then I'd missed some that had faded or gone clear over time and in the heat.”

She distinctly remembers painting the doors with an oil-based paint that would suddenly bubble in a patch. Low and behold, there'd be another sticker that had escaped her pedantic hunt.

“It didn't matter what I did – all of the care and attention, looking at every square inch from different angles, sanding it back, feeling with my hand. The bubbling probably happened two or three times on each door.”

Her hard work paid off though. When the project was finally done, the house achieved the highest rent ever for that area by \$200 per week.

“Every year we conduct a review of our holdings – we look at each property to see if it's moving or just holding steady. If it's not moving, we decide if we want to hang

around and leave our money sitting or if we could do something better. We weigh up the ‘opportunity cost’.”

Their portfolio as a whole is positively geared and provides the ongoing, consistent cash flow Lindy originally went in search of all of those years ago.

In fact, she says they've only ever bought one negative property – that block of land that they'd hope to develop, before council zoning was changed.

“The portfolio is relatively easy maintenance and doesn't give us much trouble.”

// PROUD BUT QUIET

When asked specific questions about her portfolio – the number of investments she and Rick hold, when they were bought or even where they're located – Lindy laughs.

“Sorry, I don't discuss that. People don't need to know the details about it. One minute you say something and the next it's misinterpreted in the papers or people blow it up and run wild with it.”

Given the constant challenges to her investment activities as a result of her notoriety, it's understandable that Lindy isn't forthcoming, and unapologetically so.

For most of her adult life, she's had to contend with people actively trying to take advantage of her and cash in on her name and the horrors she's lived through.

But on top of that, after so many years in the limelight, having strangers judge her and make assumptions about her life, Lindy says she's simply keen to keep some elements of her life to herself.

The journey itself is one she's happy to share, as well as the lessons she's learnt along the way. She's also keen to dispel any misconception that she's doing this purely for financial gain.

“I do this because it's fun. In the beginning, it was the way I could earn some money to support my family. Now I like the transformation that I get to see.”

Throughout her experience, from project to project, with the variety of difficulties, tough times and triumphs that have come her way, she describes her greatest highlight as the feedback from a friend.

“A close friend was walking through the house I'd just finished and I was showing her what I'd done when she went really quiet. She's never quiet.

“When asked why, she told me she thought my description of the design had sounded absolutely horrible.

“Instead, it was so beautiful, she loved it so much, she was trying not to cry. Now that's a real accolade.” API