



Australian Government

**Australian Institute of
Health and Welfare**

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HOUSING ASSISTANCE DATA DEVELOPMENT SERIES

Home purchase assistance 2007–08

Commonwealth State Housing Agreement national data report

March 2009

Australian Institute of Health and Welfare

Canberra

Cat. no. HOU 201

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This publication is part of the Australian Institute of Health and Welfare's Housing assistance data development series. A complete list of the Institute's publications is available from the Institute's website <www.aihw.gov.au>.

ISSN 1440-4303

ISBN 978 1 74024 906 5

Suggested citation

Australian Institute of Health and Welfare 2009. Home purchase assistance 2007–08: Commonwealth State Housing Agreement national data report. Housing assistance data development series. Cat. no. 201. Canberra: AIHW.

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Published by the Australian Institute of Health and Welfare

**Please note that there is the potential for minor revisions of data in this report.
Please check the online version at <www.aihw.gov.au> for any amendments.**

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Acknowledgments

This report was produced by the Housing Assistance Unit of the Australian Institute of Health and Welfare (AIHW). Data were provided by all states and territories under the National Housing Data Agreement, a subsidiary agreement to the 2003 Commonwealth State Housing Agreement. This work is jointly funded by the Housing Ministers' Advisory Committee and the AIHW. The author would like to thank the National Committee for Housing Information for its direction in preparing this report.

The author would also like to acknowledge the vital role played by the data providers. This report could not have been produced without the efforts and cooperation of those individuals in each state and territory who not only prepared their own jurisdiction's data but also responded to queries from the AIHW Housing Assistance Unit.

Symbols

..	not applicable
n.a.	not available
\$	Australian dollars
%	per cent
'000	thousands

Summary

This report presents data from the 2007–08 Commonwealth State Housing Agreement (CSHA) home purchase assistance data collection.

Home purchase assistance is designed to meet local needs facing state and territory housing agencies, as well as meeting national housing priorities.

Recipients

In 2007–08 home purchase assistance was provided to 32,292 households in Australia across a range of program types including direct lending, deposit assistance, interest rate assistance, mortgage relief, home purchase advisory and counselling services and other forms of assistance. Of these, there were 560 Indigenous households. The number of households assisted has increased compared to the previous year, where 31,483 households received CSHA home purchase assistance.

How assistance was provided

Approximately \$1.2 billion was spent on home purchase assistance in 2007–08, compared with \$707.1 million the previous year, a 39% increase. Most of this funding (\$1.1 billion) was provided as home loans, with the majority of it going to home purchasers in Western Australia (78% or \$881.6 million) and South Australia (21% or \$233.5 million). Other home purchase assistance funding included \$16.1 million in interest rate assistance, almost \$6 million in mortgage relief, \$184,000 in home purchase advisory and counselling services and \$110,000 in deposit assistance. The remaining went to other one-off forms of assistance such as Victoria's Shared Home Ownership Scheme.

Some data limitations

There is considerable variability across jurisdictions in terms of program guidelines and coverage of home purchase assistance. As a result, despite the development and agreement of standard national data definitions, the data derived are less comparable than for the major national programs such as public rental housing and community housing. Nonetheless, the available information provides a valuable resource for understanding the characteristics of these programs across all jurisdictions.

Also, information for all six home purchase assistance programs was not provided by all jurisdictions, therefore national totals include only jurisdictions for which data are available.

1 Introduction

This publication is one of a set of six that report on housing assistance provided in 2007–08 under the 2003 CSHA. This report focuses on home purchase assistance, presenting a compilation of available data from all jurisdictions.

The remaining five reports in the series are:

- *Community housing 2007–08*
- *Public rental housing 2007–08*
- *State owned and managed Indigenous housing 2007–08*
- *Crisis Accommodation Program 2007–08*
- *Private rent assistance 2007–08*

These publications are the ninth set published in the Housing Assistance Data Development Series. The series was initially developed under the 1999 National Housing Data Agreement and the 1999 Agreement on National Indigenous Housing Information to report on the data collections and the associated standards, definitions and classifications under these agreements. Both agreements were renewed for a further five years under the 2003 CSHA. Reports are available from <www.aihw.gov.au> for most previous collections.

Related publications in the series include the *National housing assistance data dictionary version 3* (AIHW 2006) and *Measuring housing assistance: national data standards developed under the 1999 Commonwealth State Housing Agreement* (AIHW 2004).

This report provides data on the people receiving assistance and the value of the assistance provided by state and territory housing authorities for home purchase assistance. It contains all available data collected for national reporting under the 2003 CSHA.

2 CSHA 2007–08 home purchase assistance data

2.1 Data definitions

The *National housing assistance data dictionary version 3* (AIHW 2006) was the authoritative source of data definitions and standards for this collection.

Further details of the specific items in this national collection are available from the *CSHA Home purchase rent assistance data manual 2007–08* (AIHW 2008). Copies of the data manual are available from the contact officer for this publication.

2.2 Terminology

Household

A group of two or more related or unrelated people who usually reside in the same dwelling, and who make common provision for food and other essentials for living; or a person who usually resides in a dwelling and makes provision for his or her own food and essentials for living, without combining with any other person.

Income—assessable

The value of total income from all assessable sources. The assessable sources are those specified and used to establish eligibility for receipt of housing assistance. Each state and territory uses its own definition of ‘assessable income’.

Indigenous household

A household that contains one or more Indigenous people.

Instances of assistance

The number of times a household receives a one-off assistance grant or receives assistance through an ‘ongoing’ assistance type such as a loan. ‘Ongoing’ assistance is counted as one instance of assistance in the financial year for each program type where assistance is provided.

Loans outstanding

Loans where the interest and principal payments still need to be made. The number of loans is equal to the number of households with outstanding loans.

Non-repayable assistance

Assistance is non-repayable when the client has no obligation to repay any of the value of assistance provided.

One-off assistance

Refers to assistance provided to meet a specific event, such as direct lending or deposit assistance for the purchase of a home.

Ongoing assistance

Refers to assistance provided for a specific length of time, such as interest rate assistance for a six-month period.

Outstanding monies

Monies provided prior to 1 July 2007 with an obligation to be repaid that have not been repaid regardless of whether there has been a breach of repayment terms (for example, whether the client has defaulted on repayments).

Provision for doubtful debts

Specific provisions are made for identified loans where loan balances are greater than the property value and the loan is in arrears.

Repayable assistance

Assistance is repayable (or returnable) when the client has an obligation to repay, in part or full, the value of assistance provided.

Unrecoverable debts written-off

Monies outstanding that cannot be recovered or where a decision has been made not to pursue the recovery of the outstanding amount.

2.3 Summary data

Table 2.1: Home purchase assistance totals, 2007–08

Summary data item	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total ^(a)
Total households assisted under each program	7,236	146	62	7,660	16,867	26	18	277	32,292
Total Indigenous households assisted under each program	n.a.	n.a.	0	115	426	0	n.a.	19	560
Total new households assisted under each program	7,182	93	27	7,660	2,093	25	0	164	17,244
Total new Indigenous households assisted under each program	n.a.	n.a.	0	115	89	0	n.a.	6	210
Total value (\$'000)	1,408	3,086	901	886,518	249,543	918	60	14,047	1,156,481

(a) May not represent national total as data was not available from all jurisdictions. Also, total figures should be interpreted with caution due to data inconsistency between jurisdictions. Data are also not comparable between years.

Note: Households may be assisted under more than one home purchase assistance program.

Table 2.2: Home purchase assistance total summary data by program type, 2007–08

Summary data item	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total ^(a)
Direct lending									
Total households	..	44	11	3,688	13,870	8	..	164	17,785
Total value (\$'000)	..	2,667	798	881,600	233,474	810	..	14,000	1,133,349
Deposit assistance									
Total households	..	..	1	..	..	18	..	..	19
Total value (\$'000)	..	..	2	..	..	108	..	..	110
Interest rate assistance									
Total households	..	..	36	45	2,997	..	..	113	3,191
Total value (\$'000)	..	..	n.a.	4	16,069	..	..	47	16,120
Mortgage relief									
Total households	239	40	13	37	..	n.a.	18	..	347
Total value (\$'000)	1,408	42	100	4,364	..	n.a.	60	..	5,974
Home purchase advisory and counselling services									
Total households	6,997	..	..	3,688	..	..	..	..	10,685
Total value (\$'000)	0	..	..	184	..	..	..	..	184
Other									
Total households	..	62	1	202	..	..	..	..	265
Total value (\$'000)	..	377	1	366	..	..	..	..	744

(a) May not represent national total as data was not available from all jurisdictions. Also, total figures should be interpreted with caution due to data inconsistency between jurisdictions. Data are also not comparable between years.

Table 2.3: Home purchase assistance national summary data, 2007–08

Data items	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total ^(a)	
Direct lending: one-off repayable										
H1a	Total number of new households assisted for year ending 30 June 2008	..	0	11	3,688	..	..	..	164	3,863
H1b	Total number of new Indigenous households assisted for year ending 30 June 2008	..	n.a	0	53	..	..	..	6	59
H1c	Total value of assistance provided for year ending 30 June 2008 (\$'000)	..	0	798	881,600	..	..	..	14,000	896,398
H1f	Total number of households with outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year	714	2,379	2,176	8,491	..	..	..	1,816	15,576
H1g	Total value of outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year (\$'000)	37,000	61,429	33,677	741,300	..	..	..	121,318	994,724
H1h	Total number of unrecoverable debts written off for year ending 30 June 2008	0	0	0	8	..	..	..	n.a.	8
H1i	Total value of unrecoverable debts written off for year ending 30 June 2008 (\$'000)	0	0	0	153	..	..	..	n.a.	153
Direct lending: ongoing repayable										
H1a	Total number of new households assisted for year ending 30 June 2008	..	29	..	..	1,570	7	..	..	1,606
H1b	Total number of new Indigenous households assisted for year ending 30 June 2008	..	n.a	..	..	59	0	..	..	59
H1c	Total value of assistance provided for year ending 30 June 2008 (\$'000)	..	2,667	..	..	233,474	810	..	..	236,951
H1d	Total number of all households assisted for year ending 30 June 2008	..	44	..	..	13,870	8	..	..	13,922
H1e	Total number of all Indigenous households assisted for year ending 30 June 2008	..	n.a	..	..	280	0	..	..	280
H1f	Total number of households with outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year	..	12	..	..	12,311	272	..	..	12,595

(continued)

Table 2.3 (continued): Home purchase assistance national summary data, 2007–08

Data items	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total ^(a)
Direct lending: ongoing repayable (continued)									
H1g Total value of outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year (\$'000)	..	1,308	..	..	1,035,567	8,409	..	..	1,045,284
H1h Total number of unrecoverable debts written off for year ending 30 June 2008	..	4	..	..	22	0	..	..	26
H1i Total value of unrecoverable debts written off for year ending 30 June 2008 (\$'000)	..	63	..	..	152	0	..	..	215
Deposit assistance: one-off repayable									
H2a Total number of new households assisted for year ending 30 June 2008
H2b Total number of new Indigenous households assisted for year ending 30 June 2008
H2c Total value of assistance provided for year ending 30 June 2008 (\$'000)
H2f Total number of households with outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year	37	..	..	..	..	..	37
H2g Total value of outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year (\$'000)	425	..	..	..	..	..	425
H2h Total number of unrecoverable debts written off for year ending 30 June 2008	0	..	..	..	..	..	0
H2i Total value of unrecoverable debts written off for year ending 30 June 2008 (\$'000)	0	..	..	..	..	..	0
Deposit assistance: one-off non-repayable									
H2a Total number of new households assisted for year ending 30 June 2008	1	..	..	18	..	..	19
H2b Total number of new Indigenous households assisted for year ending 30 June 2008	0	..	..	0	..	..	0
H2c Total value of assistance provided for year ending 30 June 2008 (\$'000)	2	..	..	108	..	..	110

(continued)

Table 2.3 (continued): Home purchase assistance national summary data, 2007–08

Data items	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total ^(a)
Interest rate assistance: one-off non-repayable									
H3a Total number of new households assisted for year ending 30 June 2008	45	..	..	..	..	45
H3b Total number of new Indigenous households assisted for year ending 30 June 2008	3	..	..	..	..	3
H3c Total value of assistance provided for year ending 30 June 2008 (\$'000)	4	..	..	..	..	4
Interest rate assistance: ongoing repayable									
H3a Total number of new households assisted for year ending 30 June 2008	523	..	..	..	523
H3b Total number of new Indigenous households assisted for year ending 30 June 2008	30	..	..	..	30
H3c Total value of assistance provided for year ending 30 June 2008 (\$'000)	16,069	..	..	..	16,069
H3d Total number of all households assisted for year ending 30 June 2008	2,997	..	..	..	2,997
H3e Total number of all Indigenous households assisted for year ending 30 June 2008	146	..	..	..	146
H3f Total number of households with outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year	2,481	..	..	..	2,481
H3g Total value of outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year (\$'000)	58,092	..	..	..	58,092
H3h Total number of unrecoverable debts written off for year ending 30 June 2008	5	..	..	..	5
H3i Total value of unrecoverable debts written off for year ending 30 June 2008 (\$'000)	10	..	..	..	10

(continued)

Table 2.3 (continued): Home purchase assistance national summary data, 2007–08

Data items	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total ^(a)
Interest rate assistance: ongoing non-repayable									
H3a	Total number of new households assisted for year ending 30 June 2008	..	..	1	..	..	..	..	1
H3b	Total number of new Indigenous households assisted for year ending 30 June 2008	..	..	n.a.	..	..	..	..	n.a.
H3c	Total value of assistance provided for year ending 30 June 2008	..	..	n.a.	..	..	..	47	47
H3d	Total number of all households assisted for year ending 30 June 2008	..	..	36	..	..	..	113	149
H3e	Total number of all Indigenous households assisted for year ending 30 June 2008	..	..	n.a.	..	..	..	13	13
Mortgage relief: one-off repayable									
H4a	Total number of new households assisted for year ending 30 June 2008	21	..	13	37	..	..	..	71
H4b	Total number of new Indigenous households assisted for year ending 30 June 2008	n.a.	..	0	n.a.	..	..	..	0
H4c	Total value of assistance provided for year ending 30 June 2008 (\$'000)	118	..	100	4,364	..	..	..	4,582
H4f	Total number of households with outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year	648	..	28	n.a.	..	..	..	676
H4g	Total value of outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year (\$'000)	3,921	..	133	n.a.	..	..	..	4,054
H4h	Total number of unrecoverable debts written off for year ending 30 June 2008	0	..	0	n.a.	..	..	..	0
H4i	Total value of unrecoverable debts written off for year ending 30 June 2008 (\$'000)	0	..	0	n.a.	..	..	..	0

(continued)

Table 2.3 (continued): Home purchase assistance national summary data, 2007–08

Data items	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total ^(a)	
Mortgage relief: ongoing repayable										
H4a	Total number of new households assisted for year ending 30 June 2008	164	2	..	..	..	n.a.	0	..	166
H4b	Total number of new Indigenous households assisted for year ending 30 June 2008	n.a.	n.a.	..	..	..	n.a.	n.a.	..	n.a.
H4c	Total value of assistance provided for year ending 30 June 2008 (\$'000)	1,290	42	..	..	..	n.a.	60	..	1,392
H4d	Total number of all households assisted for year ending 30 June 2008	218	40	..	..	..	..	18	..	276
H4e	Total number of all Indigenous households assisted for year ending 30 June 2008	n.a.	n.a.	..	..	..	..	n.a.	..	n.a.
H4f	Total number of households with outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year	0	38	..	..	..	428	29	..	495
H4g	Total value of outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year (\$'000)	0	211	..	..	..	3,315	589	..	4,115
H4h	Total number of unrecoverable debts written off for year ending 30 June 2008	0	1	..	..	..	..	0	..	1
H4i	Total value of unrecoverable debts written off for year ending 30 June 2008 (\$'000)	0	1	..	..	..	..	0	..	1
Home purchase advisory and counselling services: one-off non-repayable										
H5a	Total number of new households assisted for year ending 30 June 2008	6,997	..	..	3,688	..	..	..	..	10,685
H5b	Total number of new Indigenous households assisted for year ending 30 June 2008	n.a.	..	..	53	..	..	..	..	53
H5c	Total value of assistance provided for year ending 30 June 2008 (\$'000)	0	..	..	184	..	..	..	..	184

(continued)

Table 2.3 (continued): Home purchase assistance national summary data, 2007–08

Data items	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total ^(a)
Other: one-off repayable									
H6a	Total number of new households assisted for year ending 30 June 2008	..	62	..	143	..	..	..	205
H6b	Total number of new Indigenous households assisted for year ending 30 June 2008	..	n.a.	..	n.a.	..	..	..	n.a.
H6c	Total value of assistance provided for year ending 30 June 2008 (\$'000)	..	377	..	286	..	..	..	663
H6f	Total number of households with outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year	..	215	..	n.a.	..	..	..	215
H6g	Total value of outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year (\$'000)	..	1,262	..	n.a.	..	..	..	1,262
H6h	Total number of unrecoverable debts written off for year ending 30 June 2008	..	1	..	n.a.	..	..	..	1
H6i	Total value of unrecoverable debts written off for year ending 30 June 2008 (\$'000)	..	2	..	n.a.	..	..	..	2
Other: one-off non-repayable									
H6a	Total number of new households assisted for year ending 30 June 2008	..	..	1	59	..	..	..	60
H6b	Total number of new Indigenous households assisted for year ending 30 June 2008	..	..	0	6	..	..	..	6
H6c	Total value of assistance provided for year ending 30 June 2008 (\$'000)	..	..	1	80	..	..	..	81

(a) May not represent national total as data was not available from all jurisdictions. Also, note that total figures should be interpreted with caution due to data inconsistency between jurisdictions. Data are also not comparable between years.

NSW Direct lending: one-off repayable

H1f HomeFund loans: 677. Home Purchase Assistance Account loans: 37.

H1g HomeFund loans: \$36.3 million. Home Purchase Assistance Account loans: \$0.7 million.

Mortgage relief: one-off repayable

H4b, H4c The data captured by the NSW Department of Housing on home purchase assistance clients do not allow identification of Indigenous households.

H4f, H4g In view of difficulties in distinguishing between 'one-off' and 'ongoing' assistance for assistance provided in a previous financial year, the total assistance provided has been reported under 'one-off' assistance.

H4h, H4i In view of difficulties in distinguishing between unrecoverable debts written off for 'one-off' assistance and those for 'ongoing' assistance, the total unrecoverable debts written off have been reported under 'one-off' assistance.

- Mortgage relief: ongoing repayable
- H4b, H4e The data captured by the Department on home purchase assistance clients does not allow identification of Indigenous households.
- H4c Includes \$1,190,000 for new households assisted and \$100,000 for households where assistance commenced in 2005–06 and continued into 2007–08.
- H4d Includes 104 new households assisted and 54 households where assistance commenced in 2006–07 and continued into 2007–08.
- H4f, H4g In view of difficulties in distinguishing between ‘one-off’ and ‘ongoing’ assistance for assistance provided in a previous financial year, the total assistance provided has been reported under ‘one-off’ assistance.
- H4h, H4i In view of difficulties in distinguishing between unrecoverable debts written off for ‘one-off’ assistance and those for ‘ongoing’ assistance, the total unrecoverable debts written off have been reported under ‘one-off’ assistance.
- Home purchase advisory and counselling services: one-off non-repayable
- H5a Total number of calls to Home Purchase Advisory Service during 2007–08. (Does not include calls from clients seeking general information about other forms of assistance provided by the Department.)
- H5b The data captured by the Department on home purchase assistance clients does not allow identification of Indigenous households.
- Vic Direct lending: one-off repayable
- H1b This household attribute is not currently captured by information systems.
- Direct lending: ongoing repayable
- H1b, H1e This household attribute is not currently captured by information systems.
- H1d This figure is the number of assists through the Group Self Build program, a demand driven program primarily focused in rural Victoria. The level of demand has fallen due to rising interest rates and the drought.
- Mortgage relief: ongoing repayable
- H4b, H4e This household attribute is not currently captured by information systems.
- Other: One-off repayable
- H6b This household attribute is not currently captured by information systems.
- Qld Direct lending: one-off repayable
- H1a Comprises Queensland State Housing Loan to 1 household and Queensland Housing Finance Loans to 10 households.
- H1c Comprises \$50,000 for Queensland State Housing Loans and \$748,000 for Queensland Housing Finance loans.
- H1f Outstanding repayable monies relate to the following products: Queensland State Housing Loan (current scheme), Queensland Housing Finance Loan (current scheme), Queensland Housing Loan (discontinued in 2001), Rental Purchase Plan (shared equity scheme—discontinued in 1996), H.O.M.E Loan (discontinued in 1994), Interest Subsidy Loan (discontinued in 1990), and Other Housing Loans (discontinued in 1990).
- Deposit assistance: one-off repayable
- H2f, H2g Outstanding repayable monies relate to Deposit Assistance Loans, which were discontinued in 1996.
- Deposit assistance: one-off non-repayable
- H2a The Deposit Assistance Grant is a one-off non-repayable grant provided to all public housing tenants and all eligible wait-listed applicants wishing to purchase an available public housing rental property through the Queensland State Housing Loan scheme. Other applicants wishing to purchase an available public housing rental property are also eligible. The maximum grant available is equivalent to 50% of the required 5% deposit and is means tested. In addition, the Deposit Assistance Grant is also available to new borrowers of Aboriginal, Torres Strait Islander or Australian South Sea Islander descent—maximum grant available is \$5,000 to assist with fees or deposit.
- Interest rate assistance: ongoing non-repayable
- H3a Provided to one household in relation to Queensland Housing Finance Loan. During the first five years of Queensland Housing Finance Loans (Rental Purchase Plan conversions only), the interest rate is capped at 1% below the Queensland Department of Housing’s standard variable interest rate at the time of the loan’s approval and cannot rise above the capped rate. Should the department’s standard variable interest rate fall below the capped rate during the first five years, the interest rate will be that lower rate.
- H3c Interest rate assistance is linked to direct lending as part of the product package, so it is not possible to provide a specific value for the assistance provided.
- Other: One-off non-repayable
- H6a The provision of special assistance grants was discontinued in February 2008.
- WA Direct lending: one-off repayable
- H1a Loans approved.
- H1c Including loans \$767m plus DHW equity purchases \$114.6m.

Interest rate assistance: One-off non-repayable

H3a, H3b Safety net.

Mortgage relief: one-off repayable

H4c Values of loans financed.

Home purchase advisory and counselling services: one-off non-repayable

H5a All borrowers are provided with some form of loans counselling prior to getting a new loan.

Other: one-off non-repayable

H6a, H6c Cash Assistance Grant.

SA Direct lending: ongoing repayable

H1b This is the total number of Nunga loans settled for the 2007–08 financial year.

Deposit assistance: one-off repayable

H2a HomeStart's lending policy allows customers to apply First Home Owners Grant funds towards part of their deposit. Acting on previous advice in relation to HPA data this has not been included as a means of deposit assistance.

Interest rate assistance: ongoing repayable

H3a HomeStart's interest rate assistance mechanisms now include two loan types: the Advantage Loan and the EquityStart Loan (for public housing tenants). The Advantage Loan allows eligible applicants to take up a standard HomeStart Loan in conjunction with an Advantage Loan of up to \$28,000. Repayments are voluntary and are only required once the standard HomeStart loan is repaid in full. If this situation arises, the Advantage Loan is required to be paid out or converted to a standard HomeStart Loan.

The EquityStart Loan allows eligible public housing tenants to take up a suitable HomeStart Loan in conjunction with an EquityStart Loan of up to \$50,000. Regular repayments on the EquityStart portion are optional and payment can be deferred and paid at the end of the loan period.

The total value of assistance only includes the Advantage and EquityStart subsidised component of the total loan.

H3h, H3i When a loan is written off the Advantage Loan (or EquityStart Loan) is rolled over to the customer's primary loan (standard HomeStart loan) so the amount cannot be picked up on its own. Therefore, the approximate amounts of advantage loans written off have been calculated as follows: (Advantage and EquityStart Loan Funds/Total Funds Advanced) x Write Off Amount.

Mortgage relief: one-off repayable

H4a HomeStart's remaining mortgage relief loans were all written off in 2002–03, and this loan type no longer exists at HomeStart.

2.4 Outcomes measures

2.4.1 Outcomes 1 and 2: Targeting and affordability

Outcome 1 measures the targeting of assistance to those in need. This outcome was measured via a policy audit of the eligibility criteria for each type of home purchase assistance.

Outcome 2 measures whether the assistance provided is affordable. This outcome was measured via a policy audit of the maximum percentage each household spends on home purchase assistance payments and the definition of assessable income.

2.4.1.1 Direct lending

Direct lending programs reported in the 2007–08 home purchase assistance data collection are outlined in Table 2.4 and eligibility criteria for this program is reported in Table 2.5. The Australian Capital Territory does not appear in these tables as it did not provide direct lending to new clients as a form of home purchase assistance in 2007–08.

Table 2.4: Direct lending program by jurisdiction

Jurisdiction	Program description
Victoria	<p>Targeting Group Self Build Bridging Loan: short-term bridging finance is provided to individual participants to cover the purchase of land, conveyancing and establishment costs and the amount required to build the home. When the house is completed, the bridging loan is refinanced with a long-term home loan from a private sector lender. An asset limit of \$15,000 applies. A minimum gross weekly income that demonstrates an ability to service a long-term home loan in the private sector is applied for each project, depending on the costs involved. Current homeowners are not eligible.</p> <p>Affordability Repayments are not mandatory during the building phase but voluntary repayments of any amount may be made at any time to reduce the amount of the bridging loan and minimise interest cost.</p>
Queensland	<p>Targeting The Queensland Housing Finance Loan is designed to assist people on low to moderate incomes to buy an established house, unit, townhouse or duplex or to build a house.</p> <p>The Queensland State Housing Loan is designed to assist Queensland Department of Housing tenants, waitlisted applicants and those eligible to be waitlisted for public housing to purchase the public rental property they are renting or another available Department of Housing owned property.</p> <p>A maximum loan to value ratio (LVR) of 95% is permissible at the commencement of both loan schemes.</p> <p>The Pathways Shared Equity Loan is designed to assist eligible social housing tenants to purchase a minimum 60% share in the property they are currently renting from the department, if available for sale.</p> <p>Affordability <i>Direct lending</i> For Queensland Housing Finance Loan, monthly repayments commence at the lesser of:</p> <ul style="list-style-type: none"> • 28% of agreed continued income • disposable income • the minimum repayment required to repay the loan within the loan term.

(continued)

Table 2.4 (continued): Direct lending program by jurisdiction

Jurisdiction	Program description
Queensland (continued)	<p>For Queensland State Housing Loan, monthly repayments commence at the lesser of:</p> <ul style="list-style-type: none"> • 26% of the agreed continued income • disposable income, • the minimum repayment required to repay the loan within the loan term. <p>For Pathways Shared Equity Loan, monthly repayments commence at the lesser of:</p> <ul style="list-style-type: none"> • 30% of agreed continued income • disposable income, • the minimum repayment required to repay the loan within the loan term.
Western Australia	<p>Targeting</p> <p>Keystart Loan Scheme: offered to low to moderate income earners to a maximum loan of \$500,000 loan depending on income.</p> <p>Access Home Loan Scheme: only offered to households with a disability.</p> <p>Goodstart Loan Scheme: shared equity scheme, rental tenants and applicants for rental accommodation.</p> <p>Aboriginal Home Ownership Scheme: shared equity or full purchase scheme, only offered to Indigenous applicants.</p> <p>Restart: private sector borrowers in difficulty through job loss can refinance their loan into Keystart.</p> <p>Sole Parent Family Home Loan Assistance: shared equity scheme, private sector borrowers in difficulty through loss of partner.</p> <p>Affordability</p> <p>Access Home Loan Scheme: debt commitment repayments (including loan) cannot exceed 23–39% of monthly income.</p> <p>Aboriginal Home Ownership Scheme: debt commitment repayments (including loan) cannot exceed 23–39% of monthly income.</p> <p>Keystart Loan Scheme: Total repayments (including loan) do not exceed 36% of monthly income if income is under \$35,000, above this income 39%.</p>
South Australia	<p>Targeting</p> <p>HomeStart Standard Loan: available to low to moderate income earners to a maximum loan amount based on 120% of the South Australian median house price, rounded to the nearest \$10,000 subject to lending criteria.</p> <p>HomeStart Advantage Loan: a subsidised-rate loan available to increase the borrowing capacity for low income applicants to assist with the purchase of a home in conjunction with a standard HomeStart Loan. If the Advantage Loan is repaid within 5 years, interest is waived.</p> <p>HomeStart EquityStart Loan: a subsidised-rate loan of up to \$50,000 available to existing public housing tenants, to assist with the purchase of a home in conjunction with a standard HomeStart Loan. Unlike the Advantage Loan, no interest rebate period applies.</p> <p>HomeStart Breakthrough Loan: a shared appreciation loan to assist with the purchase of a home in conjunction with a standard HomeStart Loan. HomeStart to share a portion of the home's capital gain once the property is sold.</p> <p>HomeStart Nunga Loan: a low deposit loan available only to applicants of Indigenous descent.</p> <p>Affordability</p> <p>Repayments on a standard HomeStart loan are calculated at up to 36% of assessable income for applicants who take out a maximum loan. The maximum commitment to all debts is 40% of income, including the HomeStart Loan.</p>

(continued)

Table 2.4 (continued): Direct lending program by jurisdiction

Jurisdiction	Program description
Tasmania	<p>Targeting Home Ownership Assistance Program: offered to low income earners who are unable to obtain finance from traditional sources. Maximum loan of \$120,000. The scheme is now closed to new lending and has been replaced by a Shared Equity product, which involves the Director of Housing being a co-owner in properties with a maximum 25% equity. As a consequence, Tasmania does not provide direct lending to new clients as a form of home purchase assistance as from 30 June 2008.</p> <p>Affordability Repayments are initially set at 25% of gross income and are increased annually in line with inflation.</p>
Northern Territory	<p>Targeting <i>New schemes introduced on 1 July 2004</i></p> <p>HomeNorth Standard Variable Loan: designed to allow low to middle-income earners in the Northern Territory to buy a home by offering a low deposit loan.</p> <p>HomeNorth Shared Equity Loan: designed to allow low to middle income earners in the Northern Territory to buy a home in partnership with Territory Housing.</p> <p>HomeNorth Fee Assistance Loan: helps low to middle income earners in the Northern Territory fund the fees required to purchase a home, including stamp duty costs. Up to \$1,500 can be used to purchase white goods.</p> <p><i>Previous schemes not offered to new applicants as of 1 July 2004.</i></p> <p>HomeStart scheme: up to \$115,000.</p> <p>HomeShare scheme: for public housing tenants.</p> <p>Affordability Home loan repayments must be less than 30% of gross income. Total loan commitment must not exceed 40% of gross income and there must be at least 10% of net income remaining after all loan commitments and living expenses.</p>

Table 2.5: Direct lending eligibility criteria by jurisdiction

Eligibility criteria	Vic	Qld	WA	SA	Tas	NT
Gross weekly income limit ^(a)	✓	✓	✓	✓	✓	✓
Property value limit ^(b)	..	✓	✓	..	..	✓
Minimum deposit ^(c)	..	✓	✓	✓	✓	✓
Additional savings to cover fees, legals etc. ^(d)	..	✓	..	..	..	..
Demonstrated savings pattern ^(e)	..	✓	..	✓	✓	..
Good credit history	✓	✓	✓	✓	✓	✓
No significant other debts/ other financial commitments cannot exceed ^(f)	✓	✓	✓	✓	✓	✓
Employment terms ^(g)	..	✓	..	✓	..	✓
Citizen or permanent resident of Australia	✓	✓	✓	✓	✓	✓
Resident of the relevant state	✓	✓	✓	✓	✓	✓
Cannot own or part own a home or land	✓	✓	✓	✓	✓	✓
Minimum age (years) ^(h)	18	18	18	18	18	18
Loan must be used to purchase or build a home in relevant state, and client must live in this home	✓	✓	✓	✓	✓	✓

✓ Indicates that the requirement is part of the eligibility criteria for the jurisdiction.

- (a) Vic—must be able to serve a private sector long-term home loan, an asset limit of \$15,000 applies.
Qld—\$1,298.
WA—\$1,153 for shared equity loan; \$3,269 for normal 100% loan. Income limit is dependent on household composition and location within the jurisdiction.
SA—no income limits except for Advantage loan for which income limit is \$750.
Tas—\$825.
NT—\$1,057 for singles; \$1,442 for singles with 1 or 2 dependants then increasing by \$192 for each additional dependant, \$1,250 for couples then increasing by \$192 for each additional dependant.
- (b) Qld —\$350,000.
WA—\$365,000 for shared equity loan; \$500,000 for normal 100% loan.
SA—minimum property value of \$40,000.
NT—maximum property value limit of \$350,000 for Darwin area introduced on 6 May 2008. Other property value limits apply to other areas outside Darwin. No limit for tenants purchasing a public housing property who have rented for 5 years or more.
- (c) Qld—5% of purchase price, \$2000 for shared equity loan.
WA—greater of \$2,000 or 2% of purchase price.
SA—minimum deposit required is 5% of purchase price (refers to standard loan). No deposit loans are available, subject to lending criteria.
Tas—greater of \$3,000 or 5% of purchase price.
NT—2% of share purchase price.
- (d) Qld—\$2,000–\$5,000.
- (e) Qld—minimum of 3 months.
WA—not required however bank statements for 3 months are requested.
SA—\$1,000 over saving for 3 months, or minimum existing equity of \$1000, or a clear 12 months rental history to be provided.
Tas—minimum of \$1,000.
- (f) Qld—all repayments for other debts are deducted from assessed gross monthly income. Borrowing capacity is then based on the reduced income figure.
WA—cannot exceed 5% of assessable income.
SA—maximum commitment to all debts, including HomeStart loan, must not exceed 40% of income; client must not be an undischarged bankrupt.
Tas—cannot exceed 5% of assessable income and client must not be an undischarged bankrupt.
NT—all financial commitments must not exceed 40% of gross income including the mortgage repayments associated with the home loan. Bankrupts must have been discharged for at least 2 years.
- (g) Qld—if employed, must be employed for 12 months for permanent or part-time employee, 2 years for casual, 3 years for self-employed or those on commission.
Tas—if employed, must be in current employment for a minimum of 6 months.
NT—permanent full-time and part-time employment - 3 months in current position; permanent casual employment - 6 months in current position; casual employment - 12 months in current position; contract employment - 6 months in current position and at least 6 months remaining.
- (h) Qld—while there is no maximum age limit, age is relevant to an applicant's ability to sustain repayments for the full term.

2.4.1.2 Deposit assistance

Deposit assistance programs reported in the 2007–08 home purchase assistance data collection are reported in Table 2.6, and eligibility criteria for these programs are reported in Table 2.7. Only Queensland and Tasmania appear in these tables as they were the only jurisdictions to provide this form of assistance during 2007–08.

Table 2.6: Deposit assistance by jurisdiction

Jurisdiction	Description
Queensland	<p>Targeting Deposit assistance is offered in conjunction with the Queensland State Housing Loan, and is a non-repayable grant of 50% of the minimum 5% deposit.</p> <p>Affordability Deposit Assistance Grant associated with Queensland State Housing Loan—Non-repayable.</p>
Tasmania	<p>Targeting Deposit assistance is provided under the Streets Ahead Incentive Program. The incentive is a \$6,000 flat rate deposit grant to assist eligible low to moderate income earners to purchase surplus houses from the Director of Housing or to purchase House and Land packages developed by the Director.</p> <p>Affordability Repayable only if the property is sold within three years or if the property is not the residential address of the recipient of assistance. Loan finance is provided by banks and lending institutions—affordability is determined by lender.</p>

Table 2.7: Deposit assistance eligibility criteria by jurisdiction

Eligibility criteria	Qld	Tas
Gross weekly income limit ^(a)	✓	✓
Property value limit
Not previously owned property in the relevant jurisdiction
Existing housing tenant or eligible to be housing tenant	✓	✓

✓ Indicates that the requirement is part of the eligibility criteria for the jurisdiction.

(a) Qld—\$1,298.

Tas—Income limits are \$849–\$1,689 depending on household composition.

2.4.1.3 Interest rate assistance

Interest rate assistance programs reported in the 2007–08 home purchase assistance data collection are reported in Table 2.8 and eligibility criteria for these programs are reported in Table 2.8. New South Wales, Victoria, Tasmania, the Australian Capital Territory and the Northern Territory do not appear in these tables as they did not provide interest rate assistance to new clients as a form of home purchase assistance during 2007–08.

Table 2.8: Interest rate assistance program by jurisdiction

Jurisdiction	Program description
Queensland	<p>Targeting Queensland State Housing Loans: the interest rate is capped at 1% below the standard variable rate at the time of the loan's approval for 5 years.</p> <p>Affordability Non-repayable.</p>
Western Australia	<p>Targeting Interest rate assistance through the Safety Net Program is available to all Keystart borrowers (full home ownership and the various shared equity schemes) who suffer a temporary drop in income. Under the program, repayments (in some cases the interest rate where required) is reduced for a period of 3 to 6 months after which time their situation is reassessed and options determined.</p> <p>Affordability One-off non-repayable</p>
South Australia	<p>Targeting Interest rate assistance is provided via the HomeStart Advantage Loan; a subsidised-rate loan that is available to increase the borrowing capacity for low income applicants to assist with the purchase of a home in conjunction with a standard HomeStart Loan. Interest is charged to the loan at a rate equivalent to the Consumer Price Index (CPI). If the Advantage Loan is repaid within 5 years, interest is waived, otherwise it continues to accrue at a rate equivalent to CPI.</p> <p>Interest rate assistance is also provided via the HomeStart EquityStart Loan; a subsidised-rate loan of up to \$50,000 that is available to existing public housing tenants to assist with the purchase of a home in conjunction with a standard HomeStart Loan. Unlike the Advantage Loan, no interest rebate period applies. Program is limited.</p> <p>Affordability Advantage loan: no scheduled repayments although any voluntary payments greater than \$20 must be directed to the Advantage Loan before the primary HomeStart Loan.</p>

Table 2.9: Interest rate assistance eligibility criteria by jurisdiction

Eligibility criteria	Qld	WA	SA
Gross weekly income limit ^(a)	✓	✓	✓
Property value limit
Finance obtained from a private lender
Not previously owned property in the relevant jurisdiction

(a) Qld—\$1,298.
SA—\$750.

2.4.1.4 Mortgage relief

Mortgage relief programs reported in the 2007–08 home purchase assistance data collection are reported in Table 2.10 and eligibility criteria for these programs is reported in Table 2.11. South Australia, Tasmania and the Northern Territory do not appear in these tables as they did not provide mortgage relief to new clients as a form of home purchase assistance in 2007–08.

Table 2.10: Mortgage relief by jurisdiction

Jurisdiction	Description
New South Wales	<p>Targeting \$20,000 (assistance does not exceed 1 year).</p> <p>Affordability Client's income, assets and liabilities are assessed to determine overall capacity to commence repayments. Where current mortgage and other credit commitments do not exceed 36% of the client's gross income, the client is requested to commence repayments. The level of repayments is determined by the difference between the client's mortgage and other credit commitments and 36% of their gross income.</p> <p>Where the client is unable to commence repayments, as their mortgage and other credit commitments exceed 36% of their gross income, the client is granted a deferment of up to 18 months.</p> <p>Where the client has no prospect of repaying the debt, the debt may be classified as 'dormant' with recovery reliant on the caveat previously placed on the title to the mortgaged home. In certain circumstances, the loan may be converted to a grant.</p>
Victoria	<p>Targeting \$15,000 to borrowers with loans from private sector lenders who are experiencing difficulty with mortgage repayments due to change in circumstances that affect their income, but who have the potential to resume normal loan repayments after a maximum period of 2 years.</p> <p>Affordability Repayments can be made by the way of lump sum or at the rate of \$100 per month. An applicant can request up to a 2-year deferral on repayments after assistance has ceased.</p>
Queensland	<p>Targeting A maximum of \$12,000 is available for home purchasers whose financial circumstances have deteriorated, but who are able to demonstrate a potential to recover. Repayments are not required for the first 12 months, but subsequently regular monthly repayments are required over a 10-year term. The loan is interest free.</p> <p>Affordability Repayments are not required for the first 12 months, and then regular monthly repayments are required. The loan is repayable over a 10-year term and is interest free.</p>
Western Australia	<p>Targeting New Shared Equity Scheme for sole parents to help them retain their family home. Eligibility criteria not displayed in this table, however further details about the Western Australian Shared Equity Scheme can be obtained from <www.dhw.wa.gov.au>.</p> <p>Affordability Non-repayable</p>
Australian Capital Territory	<p>Targeting All ACT government home buyer lending for public housing tenants ceased in 1996. Mortgage relief in the form of deferred assistance may be available to those who had a mortgage on their government home at the time this scheme ceased. If the standard monthly instalment is greater than 27% of a mortgagor's household income the mortgagor may be eligible for deferred assistance. Repayments are set at 27% of income until all deferred assistance is repaid.</p> <p>Affordability All ACT government home buyer lending for public housing tenants ceased in 1996. Mortgage relief in the form of deferred assistance may be available to those who had a mortgage on their government home at the time this scheme ceased. If the standard monthly instalment is greater than 27% of a mortgagor's household income the mortgagor may be eligible for deferred assistance. Repayments are set at 27% of income until all deferred assistance is repaid.</p>

Table 2.11: Mortgage relief eligibility criteria by jurisdiction

Eligibility criteria	NSW	Vic	Qld	ACT
Gross weekly income limit (\$) ^(a)	✓
Cannot own any other real estate	✓	✓	✓	..
Available resources exhausted	✓	✓	✓	✓
Experienced unavoidable change in circumstances for which preparations couldn't be made	✓	✓	✓	✓
Financially distressed and in danger of losing home	✓	✓	✓	✓
Other financial commitments must not impinge on ability to maintain required mortgage repayments ^(b)	✓	✓	✓	✓
Mortgage value limit ^(c)	✓	✓
Property value limit ^(d)	✓	..	✓	..
Mortgage repayments must exceed percentage of income ^(e)	✓	✓	✓	..
Commitment to mortgage repayments ^(f)	✓	✓	✓	..
Property must be located in the relevant state ^(g)	✓	✓	✓	✓
Applicant must reside in the mortgaged property ^(h)	✓	✓	✓	✓
No previous default on repayment of mortgage assistance ⁽ⁱ⁾	✓	✓	✓	..

✓ Indicates that the requirement is part of the eligibility criteria for the jurisdiction.

(a) NSW—\$1,731.

(b) Vic—must be less than 12% of gross income.
Qld—other commitments secured by a registered mortgage considered in the assessment.

(c) NSW—maximum of \$350,000 and less than 90% property mortgaged.
Vic—maximum original mortgage loan must not exceed 90% of the Valuer General's metropolitan median house price. This figure is reviewed annually.

(d) NSW—\$500,000.
Qld—\$450,000.

(e) NSW—36% of gross income.
Vic—27% of gross income.
Qld—30% of gross income.

(f) NSW—demonstrated by maintaining regular monthly repayments of at least 27% of gross household income over the preceding 6 months.
Qld—applicants must be maintaining repayments equivalent to 30% of the reduced income.

(g) ACT—existing potential applications all located in the ACT.

(h) ACT—subletting can occur under special circumstances.

(i) Vic—no outstanding repayment of mortgage assistance.

2.4.1.5 Home purchase advisory and counselling

New South Wales and Western Australia provided home purchase advisory and counselling services during 2007–08. Home purchase advisory and counselling services are not subject to any eligibility criteria. Tasmania provides independent financial counselling to Tasmanians who meet eligibility criteria under its Streets Ahead Incentive Program and HomeShare.

2.4.1.6 Other forms of assistance

The following other forms of home purchase assistance were available in some jurisdictions during 2007–08.

Table 2.12: Other forms of home purchase assistance provided by jurisdictions

Jurisdiction	Program description
Victoria	<p>Home renovation loans</p> <p>Loans of up to \$25,000 to homeowners and up to \$2,000 for private renters at subsidised interest rates approximately 2% p.a. below commercial rates are available to eligible people who are elderly and/or disabled, or caring for a person with a disability, to assist with the cost of home renovations, modifications and maintenance relating to health and safety issues which have been identified via a free home inspection report from a qualified professional that is provided under the Home Renovation Inspection Service.</p> <p>Eligibility criteria:</p> <ul style="list-style-type: none"> • Commonwealth Health Care Card or Pension Card • applicant must be elderly (60+), a disabled home owner, or a carer for a person with a disability • loans are advanced in relation to health and safety issues only • total monthly commitments including the proposed home renovation loan, credit cards and existing personal and home loans cannot exceed 25% of gross monthly income. <p>In CSHA home purchase assistance data collections prior to 2002–03 this program was counted under the 'direct lending' program. In the 2006–07 data collection it has been included under the 'other' program due to a reclassification of this program by the jurisdiction. Caution, therefore, should be exercised when comparing the 2006–07 data with data from 2002–03 and previous collections.</p> <p>Shared Home Ownership Scheme (SHOS)</p> <p>Co-owners who wish to purchase further shares from the Director of Housing may do so at any time. If co-owners wish to purchase further shares with loan assistance from the Director, a new SHOS arrangement will replace the existing arrangement.</p>
Queensland	<p>Special Assistance Grant – abolished in February 2008</p> <p>Applicants who apply for a housing loan may also be eligible for a Special Assistance Grant. Two types of grants are available.</p> <p>Modifications and Assistance Grant:</p> <ul style="list-style-type: none"> • available to people with disabilities and families with a disabled family member to assist with modifications to the home to increase safety or to assist with deposit or fees. Up to 50% of the grant can be used for a deposit or fees • maximum grant is \$10,000. <p>Aboriginal, Torres Strait Islander and Australian South Sea Islanders Grant:</p> <ul style="list-style-type: none"> • available to applicants of Aboriginal, Torres Strait Islander or Australian South Sea Islander descent • maximum grant of \$5,000 to assist with the costs of purchasing a home.
Western Australia	<p>Cash assistance</p> <p>Up to \$3,000 is provided to assist purchasers with the up-front fees associated with the purchase of a home through specialist shared-equity schemes, if not eligible for the First Home Owner Scheme.</p>
South Australia	<p>Low deposit loans and assistance to public housing tenants</p> <p>HomeStart's Low Deposit Loan, Graduate Loan, and Nunga Loan enable borrowers, who meet HomeStart's lending criteria, to borrow up to 100% of the value of the property being purchased.</p> <p>HomeStart's EquityStart Loan is a subsidised-rate loan of up to \$50,000 that is available to existing public housing tenants to assist with the purchase of a home in conjunction with a standard HomeStart Loan.</p> <p>HomeStart's Breakthrough Loan, which is taken out with a standard HomeStart Loan (including Low Deposit, Graduate and Nunga Loans), allows a customer to borrow up to 35% more without increasing monthly loan repayments. HomeStart will share a portion of the home's capital gain once the property is sold.</p>

(continued)

Table 2.12 (continued): Other forms of home purchase assistance provided by jurisdictions

Jurisdiction	Program description
Tasmania	Essential maintenance packages and Shared Equity (HomeShare) Up to \$2,000 financial assistance is available to households who purchase a house from the Director of Housing through Housing Tasmania. The financial assistance or 'Essential Maintenance Package' is provided in the event that an essential major component in the home fails. Purchasers are able to apply for the assistance for 2 years after the completion of the sale of the property.

2.4.1.7 Definition of assessable income

Table 2.13 reports the income which jurisdictions consider when they determine assessable income for the purpose of home purchase assistance.

Table 2.13: Jurisdiction's definition of assessable income

Income source	NSW	Vic	Qld	WA	SA	Tas	ACT	NT
Centrelink payments ^(a)	✓	✓	✓	✓	✓	✓	✓	✓
Gross wages ^(b)	✓	✓	✓	✓	✓	✓	✓	✓
Veterans' Affairs Pensions	✓	..	✓	✓	✓	✓
Net profits for self-employed	✓	✓	✓	✓	✓	✓	✓	✓
Workcover and other compensation payments ^(c)	✓	✓	✓	✓	✓	✓	✓	..
Child maintenance payments ^(d)	✓	✓	✓	✓	✓	✓	✓	✓
Housing allowance ^(e)	✓	✓
Rent ^(f)	✓

✓ Indicates that the income source is included in the definition of assessable income for the jurisdiction.

(a) Inclusion of payment types vary between jurisdictions.

NSW—all except the Family Tax Payment (assessed as Part A 75% and Part B 45%).

Qld—all non-specific purpose payments and part-payments of pensions and benefits may be included in the agreed continued income. However, a pension or benefit provided for medical treatment, medication or basic family payment would not be included.

ACT—includes Centrelink payments, including Family Tax Benefit Part A, parenting payments and child maintenance payment, but excludes Pension Basic Supplement, Pharmaceutical Allowance and Carer's Allowance.

NT—includes Age Pension, 100% of gross Base Rate of Family Tax Benefit Part A and Parenting Payment if children are under 10 years of age, otherwise 30% is used, Carer Payment, Disability Pension, District Allowance, Newstart Allowance (as a supplement to other income).

(b) Including overtime, shift allowances and bonuses; before tax instalments, superannuation and union fees are deducted.

Vic—overtime will only be included as assessable income where earned on a regular basis.

Qld—penalty rates, overtime, part-time work, second jobs and casual work must be identified as being sustainable over a two year period for inclusion.

Tas—overtime only included if it has been regular for the past 6 months, only 50% of overtime and penalties are included.

NT—also includes Defence Forces Income and First Aid Allowance.

(c) Included to determine eligibility; affordability is assessed on a case by case basis.

(d) NT—only included if registered with Child Support Agency and 6 months consistent payments can be evidence via bank account statements.

(e) NT—also includes Police Housing Allowance.

(f) NT—cannot own an investment property.

2.4.2 Outcome 3: Customer satisfaction

Customer satisfaction data is not currently collected.

2.4.3 Outcome 4: Efficient use of assets

Table 2.14: Number and value of arrears, bad debts, other losses written off and level of provision for doubtful debts, 2007–08

Efficient use of assets		NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total
Measure 1: Number and value of arrears at 30 June 2008										
HAR1	Value of loan portfolio balance in arrears >60 days and <90 days at 30 June 2008 (\$'000)	1,046	545	165	2,192	3,900	1,142	7	269	9,266
HAR2	Number of all arrears >60 days and <90 days at 30 June 2008	17	15	7	18	36	25	5	3	126
HAR3	Value of loan portfolio balance in arrears ≥90 days at 30 June 2008 (\$'000)	2,312	1,770	238	2,582	5,903	64	113	1,028	14,010
HAR4	Number of all arrears ≥90 days at 30 June 2008	29	38	46	22	53	2	27	8	225
HAR5	Value of loan portfolio balance in arrears >60 days at 30 June 2008 (\$'000)	3,358	2,315	403	4,774	9,803	1,206	120	1,297	23,276
HAR6	Number of all arrears >60 days at 30 June 2008	46	53	53	40	89	27	32	11	351
HAR7	Total loan portfolio balance at 30 June 2008 (\$'000)	36,300	68,546	35,120	1,508,308	1,215,787	11,724	9	135,476	3,011,270
HAR8	Total number of loans outstanding at 30 June 2008	677	2,740	2,263	12,179	13,096	690	278	1,369	33,292
Percentage of number and value of arrears at 30 June 2008										
1a	The percentage of the value of arrears >60 days and <90 days to loan portfolio balance (%)	2.9	0.8	0.5	0.2	0.3	0.1	0.1	0.2	0.3
1b	The percentage of the number of arrears >60 but <90 days to loan outstanding (%)	2.5	0.5	0.3	0.2	0.3	0.0	1.8	0.2	0.4
1c	The percentage of the value of arrears ≥90 days to loan portfolio balance (%)	6.4	2.6	0.7	0.2	0.5	0.1	1.3	0.8	0.5
1d	The percentage of the number of arrears ≥90 days to loan outstanding (%)	4.3	1.4	2.0	0.2	0.4	0.0	14.8	0.4	0.7
1e	The percentage of the value of all arrears to loan portfolio balance (%)	9.3	3.4	1.2	0.3	0.8	3	1.4	1.0	0.8

(continued)

Table 2.14 (continued): Number and value of arrears, bad debts, other losses written off and level of provision for doubtful debts, 2007–08

Efficient use of assets			NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total
Percentage of number and value of arrears at 30 June 2008 (continued)											
1f	The percentage of the number of all arrears to loan outstanding (%)		6.8	1.9	2.3	0.3	0.7	4	16.5	0.6	1.1
Measure 2: Number of bad debts and write-offs for year ending 30 June 2008											
HDW (n)	Number of unrecoverable debts written off for year ending 30 June 2007		0	6	0	8	22	0	0	n.a.	36
HDW (v)	Value of unrecoverable debts written off for year ending 30 June 2007 (\$'000)		0	66	0	153	152	0	0	n.a.	371
Measure 3: Level of provision for doubtful debts for year ending 30 June 2008											
HD1	General provision for doubtful debts for year ending 30 June 2008 (\$'000)		14	599	0	0	10,440	0	5,600	170	16,823
HD2	Specific provision for doubtful debts for year ending 30 June 2008 (\$'000)		2	206	0	857	1,332	0	0	0	2,397
Level of provision for doubtful debts as at 30 June 2008											
HD3	Total loan portfolio value at 30 June 2008 (\$'000)		40,921	68,546	35,148	1,508,308	1,215,787	0	8,849	135,476	3,013,035
Percentage of the level of provision for doubtful debts											
3a	General provision for doubtful debts as a percentage of portfolio value (%)		0	0.9	0.0	n.a.	0.9	0.0	63.3	0.1	0.6
3b	Specific provision for doubtful debts as a percentage of portfolio value (%)		0	0.3	0.0	0.0	0.1	0.0	0.0	0.0	0.1
NSW	HAR1–HAR8	HomeFund loans only. (Arrears data in the required format is not available for Home Purchase Assistance Authority and Mortgage Assistance Scheme loans.)									
	HDW(n)	Mortgage portfolio: 0. Mortgage Assistance Scheme: \$0.									
	HDW(v)	Mortgage portfolio: 0. Mortgage Assistance Scheme: \$0.									
	HD1	Mortgage portfolio: 0. Mortgage Assistance Scheme: \$0.014 million.									
	HD2	Mortgage portfolio: 0. Mortgage Assistance Scheme: \$0.002 million.									
	HD3	HomeFund loans: \$36.3 million. Home Purchase Assistance Account loans: \$0.7 million. Mortgage Assistance Scheme loans: \$3.921 million.									
Vic	HAR7	Figure excludes the general and specific provisions for doubtful debts, allowance for return on equity (ROE) and allowance for deferred loan balance subsidy. Unique to Home Finance, the allowance for ROE provides for the potential outlay arising from the payment made to eligible clients for their initial equity return upon sale of their property from sale proceeds thereby potentially exposing Department of Housing to a shortfall. For information purposes there was nil ROE write-off for the year ending 30 June 2007.									

	HD2	Figure includes the provision for nominal accounts. These accounts hold the excess of clients' loan balances over their current estimated property values. The balance held in the nominal account is interest free but must eventually be repaid.
Qld	HAR3	Includes arrears of \$38,000 on mortgage relief loans.
	HAR4	Includes 13 mortgage relief loans.
	HAR5	Includes arrears of \$50,000 on mortgage relief loans.
	HAR6	Includes 14 mortgage relief loans.
	HAR7	Includes \$220,000 for mortgage relief loans.
	HAR8	Includes 40 mortgage relief loans.
SA	HAR1	Arrears calculations are based on the number of monthly instalments missed, rather than time periods. Therefore, an account with arrears code 2 represents 2 missed monthly instalments. Consequently the implication is that this customer is over 60 days in arrears. Arrears figures are based on HomeStart's portfolio.
	HAR7	Included are those products in the total loan portfolio that are considered part of the standard HomeStart loan program. This includes the following products: Construction, Split Variable, Established, Refinance, Rosewood, Seniors, Fixed Rate, City Loan, Low Deposit, Carers Home Maintenance, Investor, Graduate, Investor Select, Land Construction, Nunga, Seniors Extension, and Bridging loans. Those loan products excluded are deemed to be outside the standard HomeStart loan program. These constitute loan portfolios that HomeStart currently manages but which are no longer available to new customers (Rental Purchase and HOME loans), loan products for special interest groups (loans to aged care providers, SACHA loans, P&I Community Loan) and loans to staff.
	HD1	The general provision for doubtful debts was transferred to the collective impairment provision on adoption of the new International Finance and Reporting Standards at 1 July 2005. This figure is the closing balance of the collective impairment provision.

3 Details of data items and summary indicators and reporting structure

3.1 Reporting structure

Home purchase assistance data items are disaggregated by six types of assistance programs:

- direct lending (H1)
- deposit assistance (H2)
- interest rate assistance measures (H3)
- mortgage relief (H4)
- home purchase advisory and counselling services (H5)
- other forms of assistance (H6).

The reporting structure for the home purchase assistance collection allows data for each assistance program type to be reported according to the form of assistance provided.

The forms of assistance were defined as:

- **one-off assistance** refers to assistance that aims to meet a specific event, such as direct lending or deposit assistance for the purchase of a home
- **ongoing assistance** refers to assistance that covers a specific length of time, such as interest rate assistance measures for a 6-month period
- **assistance is repayable** when the client has an obligation to repay, in part or full, the value of assistance provided. The repaying of assistance can be delayed for a period of time (for example, 12 months after the loan was provided)
- **assistance is non-repayable** when the client has no obligation to repay any of the value of the assistance provided.

Jurisdictions were required to provide data according to the form of home purchase assistance that was available in their jurisdiction. For example, if deposit assistance was only one-off repayable, only data items for this form of assistance were required to be provided. If deposit assistance was both one-off repayable and an ongoing repayable, the relevant data items for each form of assistance were provided.

The data items collected for each form of assistance are outlined in Figure 1.

Direct lending (H1)	One-off repayable ^(a)	H(1-6)a	Total number of new households assisted for year ending 30 June 2008		
		H(1-6)b	Total number of new Indigenous households assisted for year ending 30 June 2008		
		H(1-6)c	Total value of assistance provided for year ending 30 June 2008		
		H(1-6)f	Total number of households with outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year		
		H(1-6)g	Total value of outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year		
		H(1-6)h	Total number of instances where unrecoverable debts were written off for year ending 30 June 2008		
		H(1-6)i	Total value of unrecoverable debts written off for year ending 30 June 2008		
		Deposit assistance (H2)	One-off non-repayable ^(a)	H(1-6)a	Total number of new households assisted for year ending 30 June 2008
				H(1-6)b	Total number of new Indigenous households assisted for year ending 30 June 2008
H(1-6)c	Total value of assistance provided for year ending 30 June 2008				
Interest rate assistance (H3)	Ongoing repayable	H(1-6)a	Total number of new households assisted for year ending 30 June 2008		
		H(1-6)b	Total number of new Indigenous households assisted for year ending 30 June 2008		
		H(1-6)c	Total value of assistance provided for year ending 30 June 2008		
Mortgage relief (H4)	Ongoing repayable	H(1-6)d	Total number of all households assisted for year ending 30 June 2008		
		H(1-6)e	Total number of all Indigenous households assisted for year ending 30 June 2008		
		H(1-6)f	Total number of households with outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year		
Home purchase advisory and counselling services (H5)	Ongoing repayable	H(1-6)g	Total value of outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year		
		H(1-6)h	Total number of instances where unrecoverable debts were written off for year ending 30 June 2008		
		H(1-6)i	Total value of unrecoverable debts written off for year ending 30 June 2008		
Other (H6)	Ongoing non-repayable ^(a)	H(1-6)a	Total number of new households assisted for year ending 30 June 2008		
		H(1-6)b	Total number of new Indigenous households assisted for year ending 30 June 2008		
		H(1-6)c	Total value of assistance provided for year ending 30 June 2008		
		H(1-6)d	Total number of all households assisted for year ending 30 June 2008		
		H(1-6)e	Total number of all Indigenous households assisted for year ending 30 June 2008		

(a) The AIHW does not collect all items for this form of assistance.

Figure 1: CSHA home purchase assistance data collection items, 2007-08

3.2 Data items

Direct lending—One-off repayable

H1a	Total number of new households assisted for year ending 30 June 2008
H1b	Total number of new Indigenous households assisted for year ending 30 June 2008
H1c	Total value of assistance provided for year ending 30 June 2008
H1f	Total number of households with outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year
H1g	Total value of outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year
H1h	Total number of instances where unrecoverable debts were written-off for year ending 30 June 2008
H1i	Total value of unrecoverable debts written-off for year ending 30 June 2008

Direct lending—Ongoing repayable

H1a	Total number of new households assisted for year ending 30 June 2008
H1b	Total number of new Indigenous households assisted for year ending 30 June 2008
H1c	Total value of assistance provided for year ending 30 June 2008
H1d	Total number of all households assisted for year ending 30 June 2008
H1e	Total number of all Indigenous households assisted for year ending 30 June 2008
H1f	Total number of households with outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year
H1g	Total value of outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year
H1h	Total number of instances where unrecoverable debts were written-off for year ending 30 June 2008
H1i	Total value of unrecoverable debts written-off for year ending 30 June 2008

Deposit assistance—One-off repayable

H2a	Total number of new households assisted for year ending 30 June 2008
H2b	Total number of new Indigenous households assisted for year ending 30 June 2008
H2c	Total value of assistance provided for year ending 30 June 2008
H2f	Total number of households with outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year
H2g	Total value of outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year
H2h	Total number of instances where unrecoverable debts were written-off for year ending 30 June 2008
H2i	Total value of unrecoverable debts written-off for year ending 30 June 2008

Deposit assistance—One-off non-repayable

H2a	Total number of new households assisted for year ending 30 June 2008
H2b	Total number of new Indigenous households assisted for year ending 30 June 2008
H2c	Total value of assistance provided for year ending 30 June 2008

Interest rate assistance—Ongoing repayable

H3a	Total number of new households assisted for year ending 30 June 2008
H3b	Total number of new Indigenous households assisted for year ending 30 June 2008
H3c	Total value of assistance provided for year ending 30 June 2008
H3d	Total number of all households assisted for year ending 30 June 2008
H3e	Total number of all Indigenous households assisted for year ending 30 June 2008

- H3f Total number of households with outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year
- H3g Total value of outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year
- H3h Total number of instances where unrecoverable debts were written-off for year ending 30 June 2008
- H3i Total value of unrecoverable debts written-off for year ending 30 June 2008

Interest rate assistance—Ongoing non-repayable

- H3a Total number of new households assisted for year ending 30 June 2008
- H3b Total number of new Indigenous households assisted for year ending 30 June 2008
- H3c Total value of assistance provided for year ending 30 June 2008
- H3d Total number of all households assisted for year ending 30 June 2008
- H3e Total number of all Indigenous households assisted for year ending 30 June 2008

Mortgage relief—One-off repayable

- H4a Total number of new households assisted for year ending 30 June 2008
- H4b Total number of new Indigenous households assisted for year ending 30 June 2008
- H4c Total value of assistance provided for year ending 30 June 2008
- H4f Total number of households with outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year
- H4g Total value of outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year
- H4h Total number of instances where unrecoverable debts were written-off for year ending 30 June 2008
- H4i Total value of unrecoverable debts written-off for year ending 30 June 2008

Mortgage relief—One-off non-repayable

- H4a Total number of new households assisted for year ending 30 June 2008
- H4b Total number of new Indigenous households assisted for year ending 30 June 2008
- H4c Total value of assistance provided for year ending 30 June 2008

Mortgage relief—Ongoing repayable

- H4a Total number of new households assisted for year ending 30 June 2008
- H4b Total number of new Indigenous households assisted for year ending 30 June 2008
- H4c Total value of assistance provided for year ending 30 June 2008
- H4d Total number of all households assisted for year ending 30 June 2008
- H4e Total number of all Indigenous households assisted for year ending 30 June 2008
- H4f Total number of households with outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year
- H4g Total value of outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year
- H4h Total number of instances where unrecoverable debts were written-off for year ending 30 June 2008
- H4i Total value of unrecoverable debts written-off for year ending 30 June 2008

Home purchase advisory and counselling services—One-off non-repayable

- H5a Total number of new households assisted for year ending 30 June 2008
- H5b Total number of new Indigenous households assisted for year ending 30 June 2008
- H5c Total value of assistance provided for year ending 30 June 2008

Other forms of assistance—One-off repayable

H6a	Total number of new households assisted for year ending 30 June 2008
H6b	Total number of new Indigenous households assisted for year ending 30 June 2008
H6c	Total value of assistance provided for year ending 30 June 2008
H6f	Total number of households with outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year
H6g	Total value of outstanding repayable monies at 30 June 2008 for assistance provided in a previous financial year
H6h	Total number of instances where unrecoverable debts were written-off for year ending 30 June 2008
H6i	Total value of unrecoverable debts written-off for year ending 30 June 2008

Other forms of assistance—One-off non-repayable

H6a	Total number of new households assisted for year ending 30 June 2008
H6b	Total number of new Indigenous households assisted for year ending 30 June 2008
H6c	Total value of assistance provided for year ending 30 June 2008

3.3 Outcome measures

Measure 1: Number and value of arrears

HAR1	Value of loan portfolio balance in arrears greater than 60 days and less than 90 days at 30 June 2008
HAR2	Number of all arrears greater than 60 days and less than 90 days at 30 June 2008
HAR3	Value of loan portfolio balance in arrears greater than or equal to 90 days at 30 June 2008
HAR4	Number of all arrears greater than or equal to 90 days at 30 June 2008
HAR5	Value of loan portfolio balance in arrears greater than 60 days at 30 June 2008
HAR6	Number of all arrears greater than 60 days at 30 June 2008
HAR7	Total loan portfolio balance at 30 June 2008
HAR8	Total number of loans outstanding at 30 June 2008

Measure 2: Number of bad debts and write-offs

HDW(n)	Number of unrecoverable debts written-off for year ending 30 June 2008
HDW(v)	Value of unrecoverable debts written-off for year ending 30 June 2008

Measure 3: Level of provision for doubtful debts

HD1	General provision for doubtful debts for year ending 30 June 2008
HD2	Specific provision for doubtful debts for year ending 30 June 2008
HD3	Total loan portfolio value at 30 June 2008

3.4 Details of efficient use of assets indicators

3.4.1 Measure 1: Number and value of arrears

This indicator measures efficient account management by allocation groups. The six sub-measures of the indicator are:

- The percentage of the value of arrears greater than 60 days but less than 90 days to total loan portfolio balance, calculated as:

$$1a = \frac{HAR1 \times 100}{HAR7}$$

HAR1 Value of loan portfolio balance in arrears greater than 60 days and less than 90 days at 30 June 2008

HAR7 Total loan portfolio balance at 30 June 2008

- The percentage of the number of arrears greater than 60 days but less than 90 days to total number of loans outstanding, calculated as:

$$1b = \frac{HAR2 \times 100}{HAR8}$$

HAR2 Number of all arrears greater than 60 days and less than 90 days at 30 June 2008

HAR8 Total number of loans outstanding at 30 June 2008

- The percentage of the value of arrears greater than or equal to 90 days to total loan portfolio balance, calculated as:

$$1c = \frac{HAR3 \times 100}{HAR7}$$

HAR3 Value of loan portfolio balance in arrears greater than or equal to 90 days at 30 June 2008

HAR7 Total loan portfolio balance at 30 June 2008

- The percentage of the number of arrears greater or equal to 90 days to total number of loans outstanding, calculated as:

$$1d = \frac{HAR4 \times 100}{HAR8}$$

HAR4 Number of all arrears greater than or equal to 90 days at 30 June 2008

HAR8 Total number of loans outstanding at 30 June 2008

- The percentage of the value of all arrears to total loan portfolio balance, calculated as:

$$1e = \frac{\text{HAR5} \times 100}{\text{HAR7}}$$

HAR5 Value of loan portfolio balance in arrears greater than 60 days at 30 June 2008

HAR7 Total loan portfolio balance at 30 June 2008

- The percentage of the number of all arrears to the total number of loans outstanding, calculated as:

$$1f = \frac{\text{HAR6} \times 100}{\text{HAR8}}$$

HAR6 Number of all arrears greater than 60 days at 30 June 2008

HAR8 Total number of loans outstanding at 30 June 2008

3.4.2 Measure 3: Level of provision for doubtful debts

This indicator measures adequate provisions for high risk and non-performing loans. The two sub-measures of the indicator are:

- General provision for doubtful debts as a percentage of total loan portfolio value calculated as:

$$3a = \frac{\text{HD1} \times 100}{\text{HD3}}$$

HD1 General provision for doubtful debts for year ending 30 June 2008

HD3 Total loan portfolio value at 30 June 2008

- Specific provision for doubtful debts as a percentage of total loan portfolio value, calculated as:

$$3b = \frac{\text{HD2} \times 100}{\text{HD3}}$$

HD2 Specific provision for doubtful debts for year ending 30 June 2008

HD3 Total loan portfolio value at 30 June 2008

4 General notes

4.1 Changes to the 2007–08 data collection

There were no changes from the previous year to the specifications of data items collected for 2007–08.

4.2 Data qualifications

In addition to minor qualifications detailed in the footnotes, the following qualifications apply to the reported data.

- Where a jurisdiction offers multiple forms of assistance for an assistance program, a household may be counted more than once. For example, if a jurisdiction offers both one-off repayable and ongoing repayable mortgage relief, a household will be counted twice if they accessed both forms of assistance in the financial year. The number of instances of assistance provided to households is therefore the proxy for the number of households assisted.
- National totals are calculated using only those states and territories where information is available. Due to the sparse coverage of national data in relation to particular assistance program types, not all jurisdictions will be represented in the national totals.

4.3 Indigenous identification

Reporting about the Indigenous status of new and all households assisted was variable because of data availability issues. Data on Indigenous recipients of home purchase assistance were not available for the following current assistance program types in the following jurisdictions (Table 4.1). See footnotes at Table 2.3 for details.

Table 4.1: No Indigenous identification in current assistance programs by form of assistance, by jurisdiction, CSHA home purchase assistance, 2007–08

Jurisdiction	Program description
New South Wales	Mortgage relief—One-off repayable
	H4b Total number of new Indigenous households assisted for year ending 30 June 2008
	Mortgage relief—Ongoing repayable
	H4b Total number of new Indigenous households assisted for year ending 30 June 2008
	H4e Total number of all Indigenous households assisted for year ending 30 June 2008
	Home purchase advisory and counselling services—One-off non-repayable
H5b Total number of new Indigenous households assisted for year ending 30 June 2008	

(continued)

Table 4.1 (continued): No Indigenous identification in current assistance programs by form of assistance, by jurisdiction, CSHA home purchase assistance, 2007–08

Jurisdiction	Program description
Victoria	Direct lending—One-off repayable
	H1b Total number of new Indigenous households assisted for year ending 30 June 2008
	Direct lending—Ongoing repayable
	H1b Total number of new Indigenous households assisted for year ending 30 June 2008
	H1e Total number of all Indigenous households assisted for year ending 30 June 2008
	Mortgage relief—Ongoing repayable
	H4b Total number of new Indigenous households assisted for year ending 30 June 2008
	H4e Total number of all Indigenous households assisted for year ending 30 June 2008
	Other forms of assistance—One-off repayable
H6b Total number of new Indigenous households assisted for year ending 30 June 2008	
Queensland	Interest rate assistance: Ongoing non-repayable
	H3b Total number of new Indigenous households assisted for year ending 30 June 2008
Western Australia	Mortgage relief—One-off repayable
	H4b Total number of new Indigenous households assisted for year ending 30 June 2008
	Other forms of assistance—One-off repayable
	H6b Total number of new Indigenous households assisted for year ending 30 June 2008
Australian Capital Territory	Mortgage relief—Ongoing repayable
	H4b Total number of new Indigenous households assisted for year ending 30 June 2008
	H4e Total number of all Indigenous households assisted for year ending 30 June 2008

4.4 Scope

Variation exists between jurisdictions regarding the types of home purchase assistance offered. Table 4.2 outlines the coverage for each jurisdiction.

Table 4.2: Program coverage by jurisdiction, CSHA home purchase assistance, 2007–08

Program type	NSW	Vic	Qld	WA	SA	Tas	ACT	NT
Direct lending	..	current	current	current	current	current	..	current
Deposit assistance	..	..	current	..	..	current	..	..
Interest rate assistance	..	..	current	current	current	..	..	..
Mortgage relief	current	current	current	current	..	current	current	..
Home purchase advisory and counselling	current	..	..	current	..	..	..	..
Other forms of assistance	..	current	current ^(a)	current	..	..	..	..

(a) Qld – Special Assistance Grants were abolished in February 2008.

Note: 'Current' represents programs which are accepting new clients for the year ending 30 June 2008. These programs are not counted as current where a jurisdiction is phasing out a program and only continuing to service clients until the end of their contractual obligations.

Assistance offered by jurisdictions may fall under two or more assistance programs. For example, where a jurisdiction provides direct lending to finance the purchase of a dwelling,

it may also provide all or part of the deposit required to secure the purchase. Wherever possible, individual elements of home purchase assistance are reported separately in this report.

4.5 Coverage

States and territories were unable to provide all of the data requested for this collection in keeping with the definitions of the *National housing assistance data dictionary version 3* (AIHW 2006) and specifications agreed to in the *CSHA Home purchase assistance data manual 2007–08* (AIHW 2008).

The national data report only the forms of home purchase assistance that are currently available for each jurisdiction. The following forms of assistance are not reported:

- direct lending (H1): one-off non-repayable and ongoing non-repayable
- deposit assistance (H2): ongoing repayable and ongoing non-repayable
- interest rate assistance (H3): one-off non-repayable
- mortgage relief (H4): ongoing non-repayable
- home purchase advisory and counselling services (H5): one-off repayable, ongoing repayable and ongoing non-repayable
- other forms of assistance (H6): ongoing repayable and ongoing non-repayable.

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