

**Home purchase assistance
2006–07**

**Commonwealth State Housing Agreement
national data report**

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HOUSING ASSISTANCE DATA DEVELOPMENT SERIES

Home purchase assistance 2006–07

Commonwealth State Housing Agreement national data report

April 2008

Australian Institute of Health and Welfare
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Symbols and abbreviations

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

Overview of home purchase assistance in 2006–07

This section presents a summary of the data reported for the 2006–07 Commonwealth State Housing Agreement (CSHA) home purchase assistance data collection.

In 2006–07, home purchase assistance was provided to 31,483 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 615 Indigenous households. The number of households assisted has decreased compared to the previous year, where 36,122 households received CSHA home purchase assistance. Approximately \$707.1 million was spent on home purchase assistance in 2006–07, compared with \$1,001.1 million the previous year, a decrease of 29%.

Most of this funding (\$678.3 million) was provided as home loans, with the majority of it going to home purchasers in Western Australia (60% or \$410.0 million) and South Australia (35% or \$236.8 million). Other home purchase assistance funding included \$23.3 million in interest rate assistance, \$4.2 million in mortgage relief, \$215,000 in deposit assistance and \$157,000 in home purchase advisory and counselling services. The remaining went to other one-off forms of assistance such as Victoria's Shared Home Ownership Scheme.

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 were 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 2006–07 under the 2003 Commonwealth State Housing Agreement (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 2006–07: Commonwealth State Housing Agreement national data report* (AIHW 2008a)
- *Crisis Accommodation Program 2006–07: Commonwealth State Housing Agreement national data report* (AIHW 2008b)
- *Private rent assistance 2006–07: Commonwealth State Housing Agreement national data report* (AIHW 2008c)
- *Public rental housing 2006–07: Commonwealth State Housing Agreement national data report* (AIHW 2008d)
- *State owned and managed Indigenous housing 2006–07: Commonwealth State Housing Agreement national data report* (AIHW 2008e).

These publications are the eighth 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 5 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 2006–07 home purchase assistance data

2.1 Summary data

Table 1: Home purchase assistance national summary data, 2006–07

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 2007	..	0	14	3,155	..	..	..	291	3,460
H1b Total number of new Indigenous households assisted for year ending 30 June 2007	..	n.a.	0	39	..	..	..	8	47
H1c Total value of assistance provided for year ending 30 June 2007 (\$'000)	..	0	1,210	410,000	..	..	..	23,000	434,210
H1f Total number of households with outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year	843	2,715	2,454	9,312	..	..	..	917	16,241
H1g Total value of outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year (\$'000)	44,700	73,216	40,288	872,700	..	..	..	95,150	1,126,054
H1h Total number of unrecoverable debts written off for year ending 30 June 2007	0	0	8	21	..	..	..	n.a.	29
H1i Total value of unrecoverable debts written off for year ending 30 June 2007 (\$'000)	0	0	142	428	..	..	..	n.a.	570
Direct lending: ongoing repayable									
H1a Total number of new households assisted for year ending 30 June 2007	..	22	..	..	1,938	14	..	..	1,974
H1b Total number of new Indigenous households assisted for year ending 30 June 2007	..	n.a.	..	..	61	0	..	..	61
H1c Total value of assistance provided for year ending 30 June 2007 (\$'000)	..	6,300	..	..	236,809	1,013	..	..	244,122
H1d Total number of all households assisted for year ending 30 June 2007	..	52	..	..	14,503	932	..	..	15,487

(continued)

Table 1 (continued): Home purchase assistance national summary data, 2006-07

Data items	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total ^(a)
Direct lending: ongoing repayable (continued)									
H1e Total number of all Indigenous households assisted for year ending 30 June 2007	..	n.a.	..	..	270	2	..	..	272
H1f Total number of households with outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year	..	28	..	..	12,597	918	..	..	13,543
H1g Total value of outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year (\$'000)	..	2,343	..	..	986,150	13,968	..	..	1,002,461
H1h Total number of unrecoverable debts written off for year ending 30 June 2007	..	0	..	..	23	0	..	..	23
H1i Total value of unrecoverable debts written off for year ending 30 June 2007 (\$'000)	..	0	..	..	336	0	..	..	336
Deposit assistance: one-off repayable									
H2a Total number of new households assisted for year ending 30 June 2007
H2b Total number of new Indigenous households assisted for year ending 30 June 2007
H2c Total value of assistance provided for year ending 30 June 2007 (\$'000)
H2f Total number of households with outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year	45	..	..	..	..	..	45
H2g Total value of outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year (\$'000)	540	..	..	..	..	..	540
H2h Total number of unrecoverable debts written off for year ending 30 June 2007	0	..	..	..	..	..	0
H2i Total value of unrecoverable debts written off for year ending 30 June 2007 (\$'000)	0	..	..	..	..	..	0

(continued)

Table 1 (continued): Home purchase assistance national summary data, 2006-07

Data items	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total^(a)
Deposit assistance: one-off non-repayable									
H2a Total number of new households assisted for year ending 30 June 2007	9	..	..	26	..	..	35
H2b Total number of new Indigenous households assisted for year ending 30 June 2007	0	..	..	1	..	..	1
H2c Total value of assistance provided for year ending 30 June 2007 (\$'000)	59	..	..	156	..	..	215
Interest rate assistance: one-off repayable									
H3a Total number of new households assisted for year ending 30 June 2007	38	..	..	..	..	38
H3b Total number of new Indigenous households assisted for year ending 30 June 2007	6	..	..	..	..	6
H3c Total value of assistance provided for year ending 30 June 2007 (\$'000)	22	..	..	..	..	22
Interest rate assistance: ongoing repayable									
H3a Total number of new households assisted for year ending 30 June 2007	651	..	..	..	651
H3b Total number of new Indigenous households assisted for year ending 30 June 2007	47	..	..	..	47
H3c Total value of assistance provided for year ending 30 June 2007 (\$'000)	19,433	..	..	..	19,433
H3d Total number of all households assisted for year ending 30 June 2007	3,058	..	..	..	3,058
H3e Total number of all Indigenous households assisted for year ending 30 June 2007	222	..	..	..	222
H3f Total number of households with outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year	2,342	..	..	..	2,342
H3g Total value of outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year (\$'000)	47,490	..	..	..	47,490

(continued)

Table 1 (continued): Home purchase assistance national summary data, 2006-07

Data items	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total ^(a)
Interest rate assistance: ongoing repayable (continued)									
H3h Total number of unrecoverable debts written off for year ending 30 June 2007	..	..	..	..	8	..	..	..	8
H3i Total value of unrecoverable debts written off for year ending 30 June 2007 (\$'000)	..	..	..	..	28	..	..	..	28
Interest rate assistance: ongoing non-repayable									
H3a Total number of new households assisted for year ending 30 June 2007	..	..	7	..	..	..	..	n.a.	7
H3b Total number of new Indigenous households assisted for year ending 30 June 2007	..	..	0	..	..	..	..	n.a.	0
H3c Total value of assistance provided for year ending 30 June 2007	..	..	3,711	..	..	..	..	104	3,815
H3d Total number of all households assisted for year ending 30 June 2007	..	..	53	..	..	..	..	172	225
H3e Total number of all Indigenous households assisted for year ending 30 June 2007	..	..	0	..	..	..	..	20	20
Mortgage relief: one-off repayable									
H4a Total number of new households assisted for year ending 30 June 2007	9	..	15	14	..	..	..	..	38
H4b Total number of new Indigenous households assisted for year ending 30 June 2007	n.a.	..	0	n.a.	..	..	..	..	0
H4c Total value of assistance provided for year ending 30 June 2007 (\$'000)	56	..	129	2,400	..	..	..	..	2,585
H4f Total number of households with outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year	574	..	25	n.a.	..	2	..	..	601
H4g Total value of outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year (\$'000)	3,137	..	65	n.a.	..	4	..	..	3,206

(continued)

Table 1 (continued): Home purchase assistance national summary data, 2006-07

Data items	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total^(a)
Mortgage relief: one-off repayable (continued)									
H4h Total number of unrecoverable debts written off for year ending 30 June 2007	7	..	0	n.a.	..	0	..	..	7
H4i Total value of unrecoverable debts written off for year ending 30 June 2007 (\$'000)	53	..	0	n.a.	..	0	..	..	53
Mortgage relief: ongoing repayable									
H4a Total number of new households assisted for year ending 30 June 2007	220	11	..	..	..	..	0	..	231
H4b Total number of new Indigenous households assisted for year ending 30 June 2007	n.a.	n.a.	..	..	..	..	n.a.	..	n.a.
H4c Total value of assistance provided for year ending 30 June 2007 (\$'000)	1,469	96	..	..	..	..	58	..	1,623
H4d Total number of all households assisted for year ending 30 June 2007	268	49	..	..	..	..	18	..	335
H4e Total number of all Indigenous households assisted for year ending 30 June 2007	n.a.	n.a.	..	..	..	..	n.a.	..	n.a.
H4f Total number of households with outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year	0	38	..	..	..	..	29	..	67
H4g Total value of outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year (\$'000)	0	174	..	..	..	..	583	..	757
H4h Total number of unrecoverable debts written off for year ending 30 June 2007	0	1	..	..	..	..	1	..	2
H4i Total value of unrecoverable debts written off for year ending 30 June 2007 (\$'000)	0	4	..	..	..	..	27	..	31

(continued)

Table 1 (continued): Home purchase assistance national summary data, 2006-07

Data items	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total ^(a)
Home purchase advisory and counselling services: one-off non-repayable									
H5a Total number of new households assisted for year ending 30 June 2007	5,318	..	..	3,155	..	..	..	..	8,473
H5b Total number of new Indigenous households assisted for year ending 30 June 2007	n.a.	..	..	39	..	..	..	..	39
H5c Total value of assistance provided for year ending 30 June 2007 (\$'000)	0	..	..	157	..	..	..	..	157
Other: one-off repayable									
H6a Total number of new households assisted for year ending 30 June 2007	..	58	..	230	..	..	..	..	288
H6b Total number of new Indigenous households assisted for year ending 30 June 2007	..	n.a.	..	n.a.	..	..	..	..	n.a.
H6c Total value of assistance provided for year ending 30 June 2007 (\$'000)	..	342	..	460	..	..	..	..	802
H6f Total number of households with outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year	..	232	..	n.a.	..	..	..	..	232
H6g Total value of outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year (\$'000)	..	1,316	..	n.a.	..	..	..	..	1,316
H6h Total number of unrecoverable debts written off for year ending 30 June 2007	..	0	..	n.a.	..	..	..	..	0
H6i Total value of unrecoverable debts written off for year ending 30 June 2007 (\$'000)	..	0	..	n.a.	..	..	..	..	0
H5h Total number of instances where unrecoverable debts were written off for year ending 30 June 2007	..	..	..	..	..	..	..	..	..
H5i Total value of unrecoverable debts written off for year ending 30 June 2007	..	..	..	..	..	..	..	..	..

(continued)

Table 1 (continued): Home purchase assistance national summary data, 2006–07

Data items	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total ^(a)	
Other: one-off non-repayable										
H6a	Total number of new households assisted for year ending 30 June 2007	..	..	5	41	..	..	..	..	46
H6b	Total number of new Indigenous households assisted for year ending 30 June 2007	..	..	0	8	..	..	..	..	8
H6c	Total value of assistance provided for year ending 30 June 2007 (\$'000)	..	..	38	59	..	..	..	..	97

(a) May not represent national total due to data not being available from all jurisdictions.

NSW Direct lending: one-off repayable

H1f HomeFund loans: 790. Home Purchase Assistance Account loans: 53

H1g HomeFund loans: \$43.7 million. Home Purchase Assistance Account loans: \$1.0 million.

Mortgage relief: one-off repayable

H4b 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 NSW Department of Housing on home purchase assistance clients does not allow identification of Indigenous households.

H4c Includes \$1,329,000 for new households assisted and \$140,000 for households where assistance began in 2005–06 and continued into 2006–07.

H4d Includes 220 new households assisted and 48 households where assistance began in 2005–06 and continued into 2006–07.

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 2006–07. (Does not include calls from clients seeking general information about other forms of assistance provided by the NSW Department of Housing.)

H5b The data captured by the NSW Department of Housing on home purchase assistance clients do 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 Loans to 4 households and Queensland Housing Finance Loans to 10 households.
- H1c Comprises \$437,000 for Queensland State Housing Loans and \$773,000 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), HOME Loan (discontinued in 1994), Interest Subsidy Loan (discontinued in 1990), and Other Housing Loans (discontinued in 1990).

Deposit assistance: one-off repayable

- H2a–H2c Deposit Assistance Loans were discontinued in 1996.
- 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 five households in relation to Queensland Housing Finance Loans and two households in relation to Queensland State Housing Loans. During the first 5 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 5 years, the interest rate will be that lower rate. Queensland State Housing Loans employ a concessional interest rate (capped rate) of 1% below the department's prevailing variable interest rate. If the department's prevailing interest rate drops below the capped rate, the capped rate will be reduced to the same level as the prevailing rate.

Other: One-off non-repayable

- H6a Five households were assisted with a special assistance grant. The grants were provided to assist households with a disabled family member to either modify their home to increase safety or assist with deposit or fees. The grant is only available to new borrowers or existing borrowers under the Rental Purchase Plan scheme. The maximum grant available is \$10,000 to assist with home modifications. If home modifications are not required, a maximum grant of \$5,000 is available to assist with deposit, loan application fees and/or other costs associated with the purchase of a home.

WA Direct lending: one-off repayable

- H1a Includes the WA Department of Housing and Work's full home ownership and shared equity schemes.
- H1f Excludes advances in 2005–06.

Mortgage relief: one-off repayable

- H4a New Shared Equity Scheme for Sole Parents to help them retain their family home.

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

- H5a All borrowers are provided with counselling before getting their loan.
- H5c Estimated administrative cost.

Other: one-off repayable

- H6a Fees assistance loan.

Other: one-off non-repayable

- H6a Cash Assistance Grant.
- H6c Cash Assistance Grant.

SA Direct lending: ongoing repayable

H1b This is the total number of HomeStart Nunga Loans settled for the 2005–06 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 EquityStart Loan was launched in April 2005 and allows eligible applicants 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 dollar calculations include only the EquityStart subsidised component of the 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 × 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.

Tas Deposit assistance: one-off non-repayable

H2a, H2c These items were previously reported as ongoing non-repayable deposit assistance. Reporting as one-off non-repayable assistance this year is the result of reviewing the definition of this item, not any policy or procedural change.

NT Deposit assistance: one-off non-repayable

H2a–H2c Deposit Assistance Grant ceased on 1 July 2004.

Interest rate assistance: ongoing non-repayable

H3a–H3b Interest Assistance Subsidy ceased on 1 July 2004.

2.2. Outcome measures

2.2.1 Outcome 1: Targeting

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.

2.2.1.1 Direct lending

Direct lending programs reported in the 2006–07 home purchase assistance data collection are outlined in Table 2 and eligibility criteria for direct lending assistance are reported in Table 3. New South Wales and the Australian Capital Territory do not appear in Tables 2 and 3 as they did not provide direct lending to new clients as a form of home purchase assistance in 2006–07.

Table 2: Direct lending programs by jurisdiction

Jurisdiction	Program description
Victoria	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 from the Director 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 home owners are not eligible.
Queensland	<p>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. A maximum of three times an applicant's gross annual income is provided in direct lending up to \$195,000.</p> <p>The Queensland State Housing Loan is designed to assist Queensland Department of Housing tenants, wait-listed applicants and those eligible to be wait-listed for public housing to purchase the public rental property they are renting or another available Department of Housing owned property. Up to \$195,000 is provided in direct lending.</p> <p>A maximum loan-to-value ratio (LVR) of 95% is permissible at the commencement of both loan schemes.</p>
Western Australia	<p>Keystart Loan Scheme: offered to low-income earners to a maximum of \$500,000 loan depending on income.</p> <p>Access Home Loan Scheme: only offered to households that include a person 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>

(continued)

Table 2 (continued): Direct lending program by jurisdiction

Jurisdiction	Program description
South Australia	<p>HomeStart Standard Loan: available to low-to-moderate-income earners to a maximum loan amount based on 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 purchasing a home in conjunction with a HomeStart Standard 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 purchasing a home in conjunction with a HomeStart Standard Loan. Unlike the Advantage Loan, no interest rebate period applies.</p> <p>HomeStart Breakthrough Loan: a shared appreciation loan to assist with purchasing 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>
Tasmania	<p>Home Ownership Assistance Program: offered to low-income earners who are unable to obtain finance from traditional sources. Maximum loan of \$120,000.</p>
Northern Territory	<p><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 to 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>

Table 3: 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) Victoria—minimum of \$740, an asset limit of \$15,000 applies. Queensland—\$1,250. Western Australia—\$1,153 for shared equity loan; \$3,269 for normal 100% loan. Income limit is dependent on household composition and location within the jurisdiction. South Australia—no income limits except for Advantage Loan for which income limit is \$730. Tasmania—\$825. Northern Territory—\$961 for singles; \$1,153 for couples; \$1,346 for families.
- (b) Queensland—\$350,000. Western Australia—\$365,000 for shared equity loan; \$500,000 for normal 100% loan. South Australia—minimum property value of \$40,000. Northern Territory—maximum property value limit of \$310,000 for Darwin area introduced on 1 May 2007. Other property value limits apply to other areas outside Darwin. No limit for clients who have been in public rental housing for more than 5 years.
- (c) Queensland—5% of purchase price. Western Australia—greater of \$2,000 or 2% of purchase price. South Australia—deposit amount refers to standard loan. No deposit loans are available, subject to lending criteria. Minimum deposit required is 5% of purchase price. Tasmania—greater of \$3,000 or 5% of purchase price. Northern Territory—2% of share purchase price.
- (d) Queensland—\$2,500–\$5,000.
- (e) Queensland—minimum of 3 months. Western Australia—not required, however bank statements for 3 months are requested. South Australia—\$1,000 over 3 months, or a clear 12-months' rental history to be provided. Tasmania—minimum of \$1,000.
- (f) Queensland—all repayments for other debts are deducted from assessed gross monthly income. Borrowing capacity is then based on reduced income figure. Western Australia—cannot exceed 5% of assessable income. South Australia—maximum commitment to all debts, including HomeStart Loan, must not exceed 35% of income; client must not be an undischarged bankrupt. Tasmania—cannot exceed 5% of assessable income and client must not be an undischarged bankrupt. Northern Territory—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) Queensland—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. Tasmania—if employed, must be in current employment for a minimum of 6 months. Northern Territory—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) Queensland— while there is no maximum age limit, age is relevant to an applicant's ability to sustain repayments for the full term.

2.2.1.2 Deposit assistance

Deposit assistance programs reported in the 2006–07 home purchase assistance data collection are reported in Table 4 and eligibility criteria for deposit assistance during 2006–07 are reported in Table 5. New South Wales, Victoria, Western Australia, South Australia, the Australian Capital Territory and the Northern Territory do not appear in tables 4 and 5 as they did not provide deposit assistance to new clients as a form of home purchase assistance during 2006–07.

Table 4: Deposit assistance by jurisdiction

Jurisdiction	Description
Queensland	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.
Tasmania	Deposit assistance is provided under the Streets Ahead Incentive Program. The incentive offers \$6,000 flat-rate deposit assistance to allow low-income earners to purchase ex-Housing Tasmania homes or House and Land packages.

Table 5: Deposit assistance eligibility criteria by jurisdiction

Eligibility criteria	Qld	Tas
Gross weekly income limit ^(a)	✓	✓
Property value limit ^(b)	✓	..
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) Queensland—\$1,250. Tasmania—Income limits are \$849–\$1,689 depending on household composition.

(b) Queensland—\$350,000.

2.2.1.3 Interest rate assistance

Interest rate assistance programs reported in the 2006–07 home purchase assistance data collection are reported in Table 6 and eligibility criteria for interest rate assistance during 2006–07 are reported in Table 7. New South Wales, Victoria, Western Australia, Tasmania, the Australian Capital Territory and the Northern Territory do not appear in tables 6 and 7 as they did not provide interest rate assistance to new clients as a form of home purchase assistance during 2006–07.

Table 6: Interest rate assistance programs by jurisdiction

Jurisdiction	Program description
Queensland	Queensland State Housing Loan and Queensland Housing Finance Loan clients receive a capped interest rate (the standard variable rate at the time that the loan is approved) for 5 years.
South Australia	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 purchasing 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 the CPI. 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 purchasing a home in conjunction with a standard HomeStart Loan. Unlike the Advantage Loan, no interest rebate period applies. Program is limited.

Table 7: Interest rate assistance eligibility criteria by jurisdiction

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

(a) Queensland—\$1,250. South Australia—\$730.

(b) Queensland—\$350,000.

2.2.1.4 Mortgage relief

Mortgage relief programs reported in the 2006–07 home purchase assistance data collection are reported in Table 8 and eligibility criteria for mortgage relief assistance during 2006–07 are reported in Table 9. South Australia, Tasmania and the Northern Territory do not appear in tables 8 and 9 as they did not provide mortgage relief to new clients as a form of home purchase assistance in 2006–07. Details for the Western Australian Shared Equity Scheme are not included in Table 9, but can be obtained from <www.dhw.wa.gov.au>.

Table 8: Mortgage relief by jurisdiction

Jurisdiction	Description
New South Wales	\$12,000 (assistance does not exceed 1 year).
Victoria	\$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.
Queensland	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 regular monthly repayments are subsequently required over a 10-year term. The loan is interest free.
Western Australia	New Shared Equity Scheme for sole parents to help them retain their family home.
Australian Capital Territory	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.

Table 9: Mortgage relief eligibility criteria by jurisdiction

Eligibility criteria	NSW	Vic	Qld	ACT
Gross weekly income limit (\$) ^(a)	1,346	..	..	..
Cannot own any other real estate	✓	✓	✓	..
Available resources exhausted	✓	✓	✓	✓
Experienced unavoidable change in circumstances for which preparations could not 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) New South Wales—\$1,346.

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

(c) New South Wales—maximum of \$270,000 and less than 90% property mortgaged. Victoria—maximum original mortgage of \$264,150.

(d) New South Wales—\$500,000. Queensland—\$450,000.

(e) New South Wales—36% of gross income. Victoria—27% of income. Queensland—30% of gross income.

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

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

(h) Australian Capital Territory—subletting can occur under special circumstances.

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

2.2.1.5 Home purchase advice and counselling

New South Wales and Western Australia provided home purchase advisory and counselling services during 2006–07. Home purchase advice and counselling are not subject to any eligibility criteria. Tasmania provides independent financial advice under its Streets Ahead Incentive Program. This assistance is provided to those clients whose gross income is between \$849 and \$1,698 per week, depending on household composition, and whose total assets do not exceed \$40,000.

2.2.1.6 Other forms of assistance

The following other forms of home purchase assistance were available in some jurisdictions during 2006–07.

Victoria: home renovation loans

Loans of up to \$25,000 at commercial interest rates less 2% per annum are available to eligible elderly and disabled home owners, or home owners 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.

Eligibility criteria:

- 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 card payments and existing personal and home loans, cannot exceed 25% of gross monthly income.

In Commonwealth State Housing Agreement (CSHA) home purchase assistance data collections before 2002-03, this program was counted under the 'direct lending' program. In the 2006-07 data collection, it has been included under the 'other' programs 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.

Victoria: Shared Home Ownership Scheme (SHOS)

Co-owners who wish to purchase further shares from the Department 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.

Queensland: Special Assistance Grant

Applicants who apply for a housing loan may also be eligible for a Special Assistance Grant. Two types of grants are available.

1. Modifications and Assistance Grant:

- 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 a deposit or fees – up to 50% of the grant can be used for a deposit or fees
- maximum grant is \$10,000.

2. Aboriginal, Torres Strait Islander and Australian South Sea Islanders Grant:

- 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: cash assistance

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.

South Australia: low deposit loans and assistance to public housing tenants

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.

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 purchasing a home in conjunction with a standard HomeStart Loan.

HomeStart's Breakthrough Loan became available in March 2007. Taken out with a standard HomeStart Loan (including Low Deposit, Graduate and Nunga Loans), the Breakthrough Loan allows a customer to borrow up to 35% more without increasing monthly loan repayments. HomeStart is to share a portion of the home's capital gain once the property is sold.

Tasmania: essential maintenance packages

Up to \$2,000 financial assistance is available to households who purchased a Housing Tasmania property to the end of December 2007. 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.

2.2.2 Outcome 2: Affordability

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.

2.2.2.1 Affordability of specific programs

Table 10 reports on state and territory affordability policies for home purchase assistance.

Table 10: Home purchase assistance affordability policies by jurisdiction

Jurisdiction	Program type	Percentage of income on repayments for home purchase assistance
New South Wales	Direct lending	Minimum payment is 27% of gross income.
	Mortgage relief	<p>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	Direct lending	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.
	Mortgage relief	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.
	Other assistance	<p>Home Renovation Loans: the minimum repayment is negotiable, but the maximum repayment cannot exceed 30% of the gross weekly income of the client, less \$30.</p> <p>Shared Home Ownership Scheme (SHOS): total fixed commitments including SHOS payments must not exceed 38% of assessable income.</p>
Queensland	Direct lending	<p>For both Queensland Housing Finance Loan and Queensland State Housing Loan, monthly repayments commence at the lesser of:</p> <ul style="list-style-type: none"> • 28% of agreed continued income; • disposable income; or • the minimum repayment required to repay the loan within the loan term. •
	Mortgage relief	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.
	Deposit assistance	Non-repayable.
	Interest rate assistance	Non-repayable.
	Other assistance	Special assistance grants—non-repayable.

(continued)

Table 10 (continued): Home purchase assistance affordability policies by jurisdiction

Jurisdiction	Program type	Percentage of income on repayments for Home purchase assistance
Western Australia	Direct lending	Access Home Loan Scheme: debt commitment repayments (including loan) cannot exceed 23–39% of monthly income. Aboriginal Home Ownership Scheme: debt commitment repayments (including loan) cannot exceed 23 – 39% of monthly income. Keystart Loan Scheme: Total repayments (including loan) do not exceed 36% of monthly income if income is under \$35,000, above this income 39%.
	Deposit assistance	Non-repayable.
	Mortgage relief	Non-repayable.
South Australia	Direct lending	Repayments on a standard HomeStart Loan are calculated at up to 30% of assessable income for applicants who take out a maximum loan. The maximum commitment to all debts is 35% of income, including the HomeStart Loan.
	Interest rate assistance	Advantage Loan: no scheduled repayments although any voluntary payments greater than \$20 must be directed to the Advantage Loan before the primary HomeStart Loan.
Tasmania	Direct lending	Repayments are initially set at 25% of gross income and are increased annually in line with inflation.
	Deposit assistance	Repayable only if the property is sold within 3 years or if the property is not the residential address of the recipient of assistance.
Australian Capital Territory	Mortgage relief	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.
Northern Territory	Direct lending	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.
	Other assistance	Non-repayable.

2.2.2.2 Definition of assessable income

Table 11 reports the income which jurisdictions consider when they determine assessable income for the purpose of home purchase assistance.

Table 11: Definition of assessable income by jurisdiction

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 varies between jurisdictions. New South Wales—all except the Family Tax Payment (assessed as Part A 75% and Part B 45%). Queensland—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. Australian Capital Territory—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. Northern Territory—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. Victoria—overtime will only be included as assessable income where earned on a regular basis. Queensland—penalty rates, overtime, part-time work, second jobs and casual work must be identified as being sustainable over a 2-year period for inclusion. Tasmania—overtime only included if it has been regular for the past 6 months, only 50% of overtime and penalties are included. Northern Territory—also includes Defence Forces Income and First Aid Allowance.
- (c) Included to determine eligibility; affordability is assessed on a case-by-case basis.
- (d) Northern Territory—only included if registered with Child Support Agency and 6 months' consistent payments can be evidenced via bank account statements.
- (e) Northern Territory—also includes Police Housing Allowance.
- (f) Northern Territory—cannot own an investment property.

2.2.3 Outcome 3: Efficient use of assets

2.2.3.1 Measure 1: Number and value of arrears

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

- 1a: The percentage of the value of arrears greater than 60 but less than 90 days to loan portfolio balance and is calculated as

$$\frac{\text{Value of loan portfolio balance in arrears greater than 60 days and less than 90 days at 30 June 2007 (HAR1)} \times 100}{\text{Total loan portfolio balance at 30 June 2007 (HAR7)}}$$

- 1b: The percentage of the number of arrears greater than 60 but less than 90 days to loan outstanding and is calculated as

$$\frac{\text{Number of all arrears greater than 60 days and less than 90 days at 30 June 2007 (HAR2)} \times 100}{\text{Total number of loans outstanding at 30 June 2007 (HAR8)}}$$

- 1c: The percentage of the value of arrears greater than or equal to 90 days to loan portfolio balance and is calculated as

$$\frac{\text{Value of loan portfolio balance in arrears greater than or equal to 90 days at 30 June 2007 (HAR3)} \times 100}{\text{Total loan portfolio balance at 30 June 2007 (HAR7)}}$$

- 1d: The percentage of the number of arrears greater or equal to 90 days to loan outstanding and is calculated as

$$\frac{\text{Number of all arrears greater than or equal to 90 days at 30 June 2007 (HAR4)} \times 100}{\text{Total number of loans outstanding at 30 June 2007 (HAR8)}}$$

- 1e: The percentage of the value of all arrears to loan portfolio balance and is calculated as

$$\frac{\text{Value of loan portfolio balance in arrears greater than 60 days at 30 June 2007 (HAR5)} \times 100}{\text{Total loan portfolio balance at 30 June 2007 (HAR7)}}$$

- 1f: The percentage of the number of all arrears to loan outstanding and is calculated as

$$\frac{\text{Number of all arrears greater than 60 days at 30 June 2007 (HAR6)} \times 100}{\text{Total number of loans outstanding at 30 June 2007 (HAR8)}}$$

Table 12: Number and value of arrears, 2006–07

Efficient use of assets		NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total
Number and value of arrears at 30 June 2007										
HAR1	Value of loan portfolio balance in arrears >60 days and <90 days at 30 June 2007 (\$'000)	1,625	457	165	804	4,655	51	6	775	8,538
HAR2	Number of all arrears >60 days and <90 days at 30 June 2007	23	17	7	10	46	17	6	8	134
HAR3	Value of loan portfolio balance in arrears ≥90 days at 30 June 2007 (\$'000)	2,259	3,043	238	2,041	6,405	35	134	1,524	15,679
HAR4	Number of all arrears ≥90 days at 30 June 2007	34	64	46	21	72	20	42	16	315
HAR5	Value of loan portfolio balance in arrears >60 days at 30 June 2007 (\$'000)	3,884	3,500	403	2,845	11,060	86	140	2,299	24,217
HAR6	Number of all arrears >60 days at 30 June 2007	57	81	53	31	118	37	48	24	449
HAR7	Total loan portfolio balance at 30 June 2007 (\$'000)	43,700	83,582	42,160	1,253,715	1,211,435	14,981	11,366	156,187	2,817,126
HAR8	Total number of loans outstanding at 30 June 2007	790	3,349	2,551	12,467	14,503	946	343	1,321	36,270
Percentage of number and value of arrears at 30 June 2007										
1a	Percentage of the value of arrears >60 days and <90 days to loan portfolio balance	3.7	0.5	0.4	0.1	0.4	0.3	0.1	0.5	0.3
1b	Percentage of the number of arrears >60 but <90 days to loan outstanding	2.9	0.5	0.3	0.1	0.3	1.8	1.7	0.6	0.4
1c	Percentage of the value of arrears ≥90 days to loan portfolio balance	5.2	3.6	0.6	0.2	0.5	0.2	1.2	1.0	0.6
1d	Percentage of the number of arrears ≥90 days to loan outstanding	4.3	1.9	1.8	0.2	0.5	2.1	12.2	1.2	0.9

(continued)

Table 12 (continued): Number and value of arrears, 2006-07

Efficient use of assets		NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total
Percentage of number and value of arrears at 30 June 2007										
1e	Percentage of the value of all arrears to loan portfolio balance	8.9	4.2	1.0	0.2	0.9	0.6	1.2	1.5	0.9
1f	Percentage of the number of all arrears to loan outstanding	7.2	2.4	2.1	0.2	0.8	3.9	14.0	1.8	1.2

Notes

NSW	HAR1– HAR8	HomeFund loans only. (Arrears data in the required format are not available for Home Purchase Assistance Authority and Mortgage Assistance Scheme loans).
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.
Qld	HAR3	Includes arrears of \$40,000 on mortgage relief loans.
	HAR4	Includes 16 mortgage relief loans.
	HAR5	Includes arrears of \$40,000 on mortgage relief loans.
	HAR6	Includes 16 mortgage relief loans.
	HAR7	Includes \$189,000 for mortgage relief loans.
	HAR8	Includes 39 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. These include: Construction, Split Variable, Established, Refinance, Rosewood, Seniors, Fixed Rate, City Loan, Low Deposit, Carers Home Maintenance, Investor, Graduate, Investor Select, Land Construction, Nunga 1, 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, South Australia Community Housing Authority (SACHA) loans, P&I [principal and interest] Community Loan) and loans to staff.

2.2.3.2 Measure 2: Number and value of bad debts and other losses written off

This indicator measures efficient unrecoverable debt management. The two sub-measures of the indicator are:

HDW(n) Number of instances where unrecoverable debts were written off for year ending 30 June 2007

HDW(v) Value of unrecoverable debts written off for year ending 30 June 2007 (\$'000)

Table 13: Number and value of bad debts and other losses written off, 2006–07

Efficient use of assets		NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total
Number of bad debts and write-offs for year ending 30 June 2007										
HDW(n)	Number of unrecoverable debts written off for year ending 30 June 2007	7	1	8	21	23	0	1	5	66
HDW(v)	Value of unrecoverable debts written off for year ending 30 June 2007 (\$'000)	53	4	142	428	336	0	27	101	1,091

Notes

NSW HDW(n) Mortgage portfolio: 0; Mortgage Assistance Scheme: 7.
 HDW(v) Mortgage portfolio: 0; Mortgage Assistance Scheme: \$0.053 million.

2.2.3.3 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:

3a General provision for doubtful debts as a percentage of portfolio value and is calculated as

$$\frac{\text{General provision for doubtful debts for year ending 30 June 2007 (HD1)} \times 100}{\text{Total loan portfolio value at 30 June 2007 (HD3)}}$$

3b Specific provision for doubtful debts as a percentage of portfolio value and is calculated as

$$\frac{\text{Specific provision for doubtful debts for year ending 30 June 2007 (HD2)} \times 100}{\text{Total loan portfolio value at 30 June 2007 (HD3)}}$$

Table 14: Level of provision for doubtful debts, 2006-07

		NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total
Level of provision for doubtful debts										
For year ending 30 June 2007										
HD1	General provision for doubtful debts for year ending 30 June 2007 (\$'000)	18	733	0	0	7,063	88	9,400	138	17,440
HD2	Specific provision for doubtful debts for year ending 30 June 2007 (\$'000)	3	453	142	828	2,214	0	0	0	3,640
At 30 June 2007										
HD3	Total loan portfolio value at 30 June 2007 (\$'000)	47,837	83,582	42,160	1,253,715	1,211,435	14,981	11,366	156,187	2,821,263
Percentage of the level of provision for doubtful debts										
3a	General provision for doubtful debts as a percentage of portfolio value	0.0	0.9	0.0	0.0	0.6	0.6	82.7	0.1	0.6
3b	Specific provision for doubtful debts as a percentage of portfolio value	0.0	0.5	0.3	0.1	0.2	0.0	0.0	0.0	0.1

Notes

NSW	HD1	Mortgage portfolio: 0. Mortgage Assistance Scheme: \$0.018 million.
	HD2	Mortgage portfolio: 0. Mortgage Assistance Scheme: \$0.003 million.
	HD3	HomeFund loans: \$43.7 million. Home Purchase Assistance Account loans: \$1.0 million. Mortgage Assistance Scheme loans: \$3.137 million.
Vic	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	HD1, HD2	Includes provisions for housing loans and mortgage relief loans.
SA	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 General notes

3.1 Scope

Variation exists between jurisdictions regarding the types of home purchase assistance offered. Table 15 outlines the coverage for each jurisdiction.

Table 15: Program coverage by jurisdiction, Commonwealth State Housing Agreement (CSHA) home purchase assistance, 2006–07

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

Note: 'Current' represents programs which are accepting new clients for the year ending 30 June 2007 (i.e. where a jurisdiction is phasing out a program and only continuing to service clients until the end of their contractual obligations, these programs are not counted as current).

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.

3.2 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 2006–07* (AIHW 2007).

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): one-off non-repayable and 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.

Reporting on 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 16). See footnotes at Table 1 for details.

Table 16: No Indigenous identification in current assistance programs by form of assistance, by jurisdiction, Commonwealth State Housing Agreement (CSHA) home purchase assistance, 2006–07

New South Wales	
Mortgage relief—one-off repayable	
H4b	Total number of new Indigenous households assisted for year ending 30 June 2007
Mortgage relief—ongoing repayable	
H4b	Total number of new Indigenous households assisted for year ending 30 June 2007
H4e	Total number of all Indigenous households assisted for year ending 30 June 2007
Home purchase advisory and counselling services—one-off non-repayable	
H5b	Total number of new Indigenous households assisted for year ending 30 June 2007
Victoria	
Direct lending—one-off repayable	
H1b	Total number of new Indigenous households assisted for year ending 30 June 2007
Direct lending—ongoing repayable	
H1b	Total number of new Indigenous households assisted for year ending 30 June 2007
H1e	Total number of all Indigenous households assisted for year ending 30 June 2007
Mortgage relief—ongoing repayable	
H4b	Total number of new Indigenous households assisted for year ending 30 June 2007
H4e	Total number of all Indigenous households assisted for year ending 30 June 2007
Other forms of assistance—one-off repayable	
H6b	Total number of new Indigenous households assisted for year ending 30 June 2007
Western Australia	
Mortgage relief—one-off repayable	
H4b	Total number of new Indigenous households assisted for year ending 30 June 2007
Other forms of assistance—one-off repayable	
H6b	Total number of new Indigenous households assisted for year ending 30 June 2007
Australian Capital Territory	
Mortgage relief —Ongoing repayable	
H4b	Total number of new Indigenous households assisted for year ending 30 June 2007
H4e	Total number of all Indigenous households assisted for year ending 30 June 2007

3.3 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).

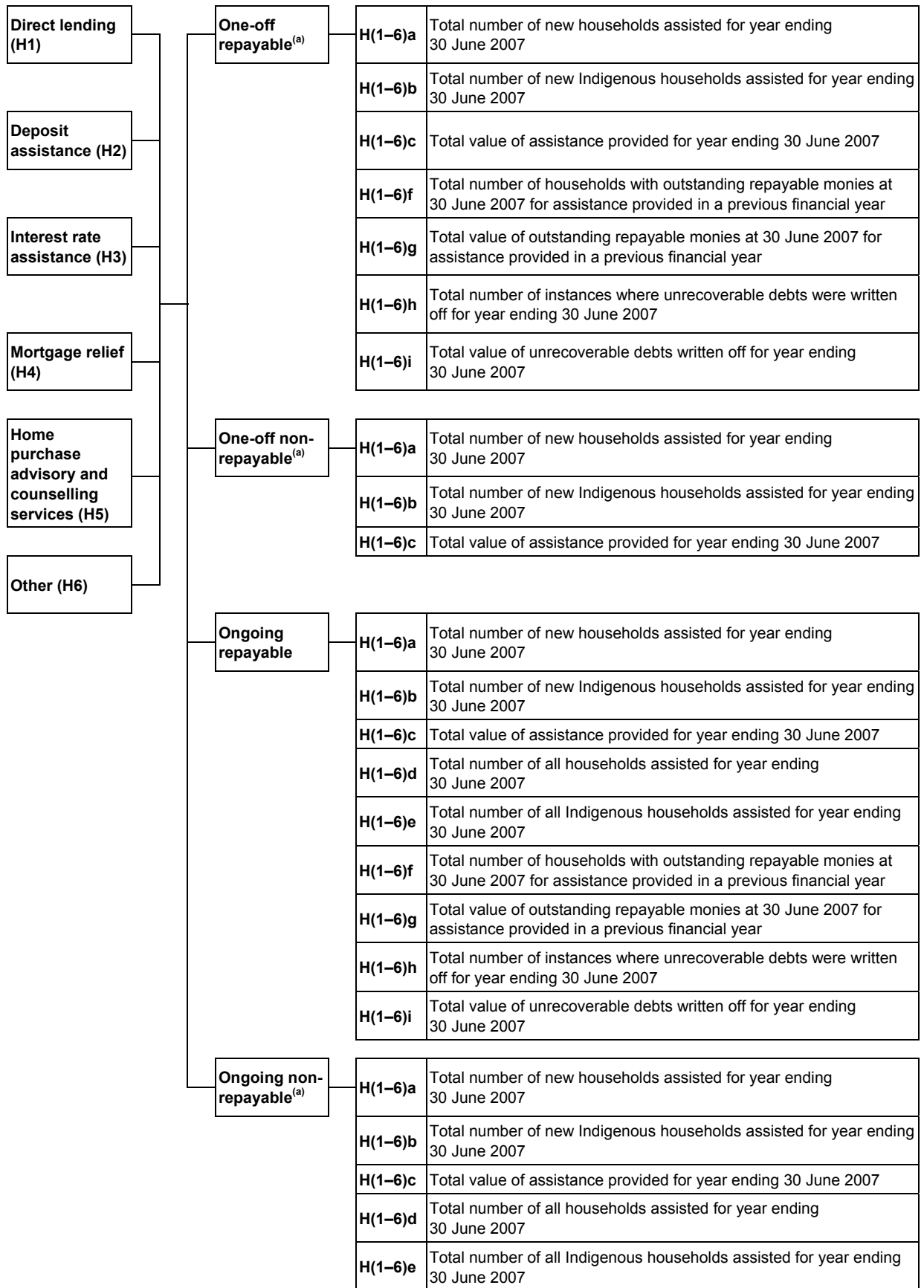
The reporting structure for the home purchase assistance collection allows data for each assistance program type to be reported according to the form of assistance provided.

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 (e.g. 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 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.



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

Figure 1: Commonwealth State Housing Agreement (CSHA) home purchase assistance data collection items, 2006-07

3.4 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 2006-07* (AIHW 2007). Copies of the data manual are available from the contact officer for this publication.

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

Outstanding monies

Monies provided before 1 July 2006 with an obligation to be repaid that have not been repaid regardless of whether there has been a breach of repayment terms (e.g. 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.

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.

3.6 Data qualifications

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

1. 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.
2. 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.

3.7 List of data items

3.7.1 Summary data

Direct lending—**one-off repayable**

- H1a Total number of new households assisted for year ending 30 June 2007
- H1b Total number of new Indigenous households assisted for year ending 30 June 2007
- H1c Total value of assistance provided for year ending 30 June 2007
- H1f Total number of households with outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year
- H1g Total value of outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year
- H1h Total number of instances where unrecoverable debts were written-off for year ending 30 June 2007
- H1i Total value of unrecoverable debts written-off for year ending 30 June 2007

Direct lending—**ongoing repayable**

- H1a Total number of new households assisted for year ending 30 June 2007
- H1b Total number of new Indigenous households assisted for year ending 30 June 2007
- H1c Total value of assistance provided for year ending 30 June 2007
- H1d Total number of all households assisted for year ending 30 June 2007
- H1e Total number of all Indigenous households assisted for year ending 30 June 2007
- H1f Total number of households with outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year
- H1g Total value of outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year
- H1h Total number of instances where unrecoverable debts were written-off for year ending 30 June 2007
- H1i Total value of unrecoverable debts written-off for year ending 30 June 2007

Deposit assistance—**one-off repayable**

- H2a Total number of new households assisted for year ending 30 June 2007
- H2b Total number of new Indigenous households assisted for year ending 30 June 2007
- H2c Total value of assistance provided for year ending 30 June 2007
- H2f Total number of households with outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year
- H2g Total value of outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year
- H2h Total number of instances where unrecoverable debts were written-off for year ending 30 June 2007
- H2i Total value of unrecoverable debts written-off for year ending 30 June 2007

Deposit assistance—**one-off non-repayable**

- H2a Total number of new households assisted for year ending 30 June 2007
- H2b Total number of new Indigenous households assisted for year ending 30 June 2007
- H2c Total value of assistance provided for year ending 30 June 2007

Interest rate assistance—one-off repayable

H3a	Total number of new households assisted for year ending 30 June 2007
H3b	Total number of new Indigenous households assisted for year ending 30 June 2007
H3c	Total value of assistance provided for year ending 30 June 2007
H3f	Total number of households with outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year
H3g	Total value of outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year
H3h	Total number of instances where unrecoverable debts were written-off for year ending 30 June 2007
H3i	Total value of unrecoverable debts written-off for year ending 30 June 2007

Interest rate assistance—ongoing repayable

H3a	Total number of new households assisted for year ending 30 June 2007
H3b	Total number of new Indigenous households assisted for year ending 30 June 2007
H3c	Total value of assistance provided for year ending 30 June 2007
H3d	Total number of all households assisted for year ending 30 June 2007
H3e	Total number of all Indigenous households assisted for year ending 30 June 2007
H3f	Total number of households with outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year
H3g	Total value of outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year
H3h	Total number of instances where unrecoverable debts were written-off for year ending 30 June 2007
H3i	Total value of unrecoverable debts written-off for year ending 30 June 2007

Interest rate assistance—ongoing non-repayable

H3a	Total number of new households assisted for year ending 30 June 2007
H3b	Total number of new Indigenous households assisted for year ending 30 June 2007
H3c	Total value of assistance provided for year ending 30 June 2007
H3d	Total number of all households assisted for year ending 30 June 2007
H3e	Total number of all Indigenous households assisted for year ending 30 June 2007

Mortgage relief—one-off repayable

H4a	Total number of new households assisted for year ending 30 June 2007
H4b	Total number of new Indigenous households assisted for year ending 30 June 2007
H4c	Total value of assistance provided for year ending 30 June 2007
H4f	Total number of households with outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year
H4g	Total value of outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year
H4h	Total number of instances where unrecoverable debts were written-off for year ending 30 June 2007
H4i	Total value of unrecoverable debts written-off for year ending 30 June 2007

Mortgage relief—one-off non-repayable

H4a	Total number of new households assisted for year ending 30 June 2007
H4b	Total number of new Indigenous households assisted for year ending 30 June 2007
H4c	Total value of assistance provided for year ending 30 June 2007

Mortgage relief—ongoing repayable

H4a	Total number of new households assisted for year ending 30 June 2007
H4b	Total number of new Indigenous households assisted for year ending 30 June 2007
H4c	Total value of assistance provided for year ending 30 June 2007
H4d	Total number of all households assisted for year ending 30 June 2007
H4e	Total number of all Indigenous households assisted for year ending 30 June 2007
H4f	Total number of households with outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year
H4g	Total value of outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year
H4h	Total number of instances where unrecoverable debts were written-off for year ending 30 June 2007
H4i	Total value of unrecoverable debts written-off for year ending 30 June 2007

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

H5a	Total number of new households assisted for year ending 30 June 2007
H5b	Total number of new Indigenous households assisted for year ending 30 June 2007
H5c	Total value of assistance provided for year ending 30 June 2007

Other forms of assistance—one-off repayable

H6a	Total number of new households assisted for year ending 30 June 2007
H6b	Total number of new Indigenous households assisted for year ending 30 June 2007
H6c	Total value of assistance provided for year ending 30 June 2007
H6f	Total number of households with outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year
H6g	Total value of outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year
H6h	Total number of instances where unrecoverable debts were written-off for year ending 30 June 2007
H6i	Total value of unrecoverable debts written-off for year ending 30 June 2007

Other forms of assistance—one-off non-repayable

H6a	Total number of new households assisted for year ending 30 June 2007
H6b	Total number of new Indigenous households assisted for year ending 30 June 2007
H6c	Total value of assistance provided for year ending 30 June 2007

3.7.2 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 2007
HAR2	Number of all arrears greater than 60 days and less than 90 days at 30 June 2007
HAR3	Value of loan portfolio balance in arrears greater than or equal to 90 days at 30 June 2007
HAR4	Number of all arrears greater than or equal to 90 days at 30 June 2007
HAR5	Value of loan portfolio balance in arrears greater than 60 days at 30 June 2007
HAR6	Number of all arrears greater than 60 days at 30 June 2007
HAR7	Total loan portfolio balance at 30 June 2007
HAR8	Total number of loans outstanding at 30 June 2007

Measure 2: Number of bad debts and write-offs

HDW(n)	Number of unrecoverable debts written-off for year ending 30 June 2007
HDW(v)	Value of unrecoverable debts written-off for year ending 30 June 2007

Measure 3: Level of provision for doubtful debts

HD1	General provision for doubtful debts for year ending 30 June 2007
HD2	Specific provision for doubtful debts for year ending 30 June 2007
HD3	Total loan portfolio value at 30 June 2007

3.8 Changes to the 2006–07 data collection

There were no changes from the previous year to the specifications of data items collected for 2006–07.

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