

**Commonwealth–State Housing  
Agreement national data  
reports 2004–05**

**Private rent assistance**

The Australian Institute of Health and Welfare is Australia's national health and welfare statistics and information agency. The Institute's mission is *better health and wellbeing for Australians through better health and welfare statistics and information.*

HOUSING ASSISTANCE DATA DEVELOPMENT SERIES

# **Commonwealth–State Housing Agreement national data reports 2004–05**

**Private rent assistance**

**March 2006**

Australian Institute of Health and Welfare  
Canberra

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### **Australian Institute of Health and Welfare**

Board Chair  
Hon. Peter Collins, AM, QC

Director  
Penny Allbon

Any enquiries about or comments on this publication should be directed to:

Kristy Raithel  
Australian Institute of Health and Welfare  
GPO Box 570  
Canberra ACT 2601  
Phone: (02) 6244 1158  
Email: [kristy.raithel@aihw.gov.au](mailto:kristy.raithel@aihw.gov.au)

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Fiona Douglass and Kristy Raithel, members of the Housing Assistance Unit, processed the data and prepared this report.

# 1 Introduction

This publication is one of six published by the AIHW as part of arrangements agreed under the 2003 Commonwealth–State Housing Agreement (CSHA). This report focuses on the Private Rent Assistance program, presenting a compilation of available data from all jurisdictions. The Private Rent Assistance program, along with the Crisis Accommodation Program and Home Purchase Assistance program, demonstrates considerable variability across jurisdictions in terms of program guidelines and coverage. 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 housing. Nonetheless, the available information provides a valuable resource for understanding the characteristics of these programs across all jurisdictions.

The remaining five reports in the series are:

- *Commonwealth–State Housing Agreement national data reports 2004–05: Community housing* (AIHW 2006)
- *Commonwealth–State Housing Agreement national data reports 2004–05: Crisis Accommodation Program* (AIHWa forthcoming)
- *Commonwealth–State Housing Agreement national data reports 2004–05: Home purchase assistance* (AIHWb forthcoming)
- *Commonwealth–State Housing Agreement national data reports 2004–05: Public rental housing* (AIHW 2005c)
- *Commonwealth–State Housing Agreement national data reports 2004–05: State owned and managed Indigenous housing* (AIHW 2005d).

These publications are the sixth 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. These agreements were both renewed for a further five years under the 2003 CSHA.

Related publications in the series include the *National Housing Assistance Data Dictionary* version 2 (AIHW 2003b), the *National Housing Assistance Data Dictionary* version 3 (AIHWc forthcoming) and *Measuring housing assistance: National data standards developed under the 1999 Commonwealth–State Housing Agreement* (AIHW 2004b).

## 2 Background

The 2004–05 private rent assistance data collection is the sixth in the series under the National Housing Data Agreement, a subsidiary agreement to the Commonwealth–State Housing Agreement. Reports are available from <[www.aihw.gov.au](http://www.aihw.gov.au)> for all previous collections:

- *Commonwealth–State Housing Agreement national data reports 2003–04: Private rent assistance* (AIHW 2005a)
- *Commonwealth–State Housing Agreement national data reports 2002–03: Private rent assistance* (AIHW 2004a)
- *Commonwealth–State Housing Agreement national data reports 2001–02: Private rent assistance* (AIHW 2003a)
- *Commonwealth–State Housing Agreement (CSHA): Private rent assistance data collection report 2000–01* (AIHW 2002)
- *Commonwealth–State Housing Agreement (CSHA): Private rent assistance data collection 1999–2000* (AIHW 2001).

The 2003 CSHA aims to provide appropriate, affordable and secure housing assistance for those who most need it, for the duration of their need. To ensure these aims are being met, all jurisdictions and the Commonwealth have agreed to a CSHA National Performance Indicator Framework for the public rental housing, community housing and state owned and managed Indigenous housing data collections. This contains 11 indicators against which all jurisdictions must report. The CSHA National Performance Indicator Framework is not applied to the Crisis Accommodation Program, home purchase assistance or private rent assistance data collections.

This report presents two of the specific outcomes under the CSHA that apply to private rent assistance – targeting of assistance to those in need and the affordability of the assistance provided. Data are not available on a third measure, customer satisfaction, which relates to this program.

This document presents the outcome and descriptor data items collected in the 2004–05 private rent assistance data collection.

Further detail on the data items can be found in the 2004–05 private rent assistance data collection manual (AIHW 2005b) and the *National Housing Assistance Data Dictionary* version 2 (AIHW 2003b). Copies of these documents can be found at <[www.aihw.gov.au/housing/assistance/data\\_collections/index.cfm](http://www.aihw.gov.au/housing/assistance/data_collections/index.cfm)> and <[www.aihw.gov.au/publications/hou/nhadd02/nhadd02.pdf](http://www.aihw.gov.au/publications/hou/nhadd02/nhadd02.pdf)> respectively.



## 3 General notes

This data should be read in conjunction with the private rent assistance data manual 2004–05 provided at <[http://www.aihw.gov.au/housing/assistance/data\\_collections/index.html](http://www.aihw.gov.au/housing/assistance/data_collections/index.html)>.

### 3.1 Symbols

..	not applicable
n.a.	not available
no.	number
\$	Australian dollars
'000	thousands
%	per cent

### 3.2 Scope

Variation exists between jurisdictions regarding the types of private rent assistance offered. Table 3.1 outlines the coverage for each jurisdiction.

**Table 3.1: CSHA private rent assistance 2004–05 program coverage by jurisdiction**

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT
Bond loans	current	current	current	current	current	current	current	current
Rental grants/subsidies	current	current	current	..	current	current	..	..
Relocation expenses	current	current	..	..	..	current	..	..
Other one-off grants	current	current	..	..	..	current	..	..

*Note:* 'Current' represents programs that are accepting new clients for the year ending 30 June 2005. Where a jurisdiction is phasing out a program and only continuing to service ongoing clients until the end of their contractual obligations (i.e. not accepting any new clients), these programs are not counted as current.

### 3.3 Reporting structure

Private rent assistance data items are disaggregated by four assistance types: bond loans, rental grants/subsidies/relief, relocation expenses and other.

#### **Bond loans (PR1)**

Interest-free loans to cover the cost of bonds for low income people seeking accommodation in the private rental market.

#### **Rental grants/subsidies/relief (PR2)**

Grants to households that are experiencing difficulty in meeting rent payments. These may be 'ongoing' or 'one-off' grants.

### **Relocation expenses (PR3)**

One-off payments to assist eligible households in relocating such as removalist expenses, or electricity/gas connection costs. These may be in the form of a loan or a grant.

### **Other one-off assistance grants (PR4)**

Other one-off payments or services such as housing assistance advice and information services.

The reporting structure for the 2004–05 private rent assistance collection allows data for each sub-program to be reported according to the form of assistance provided.

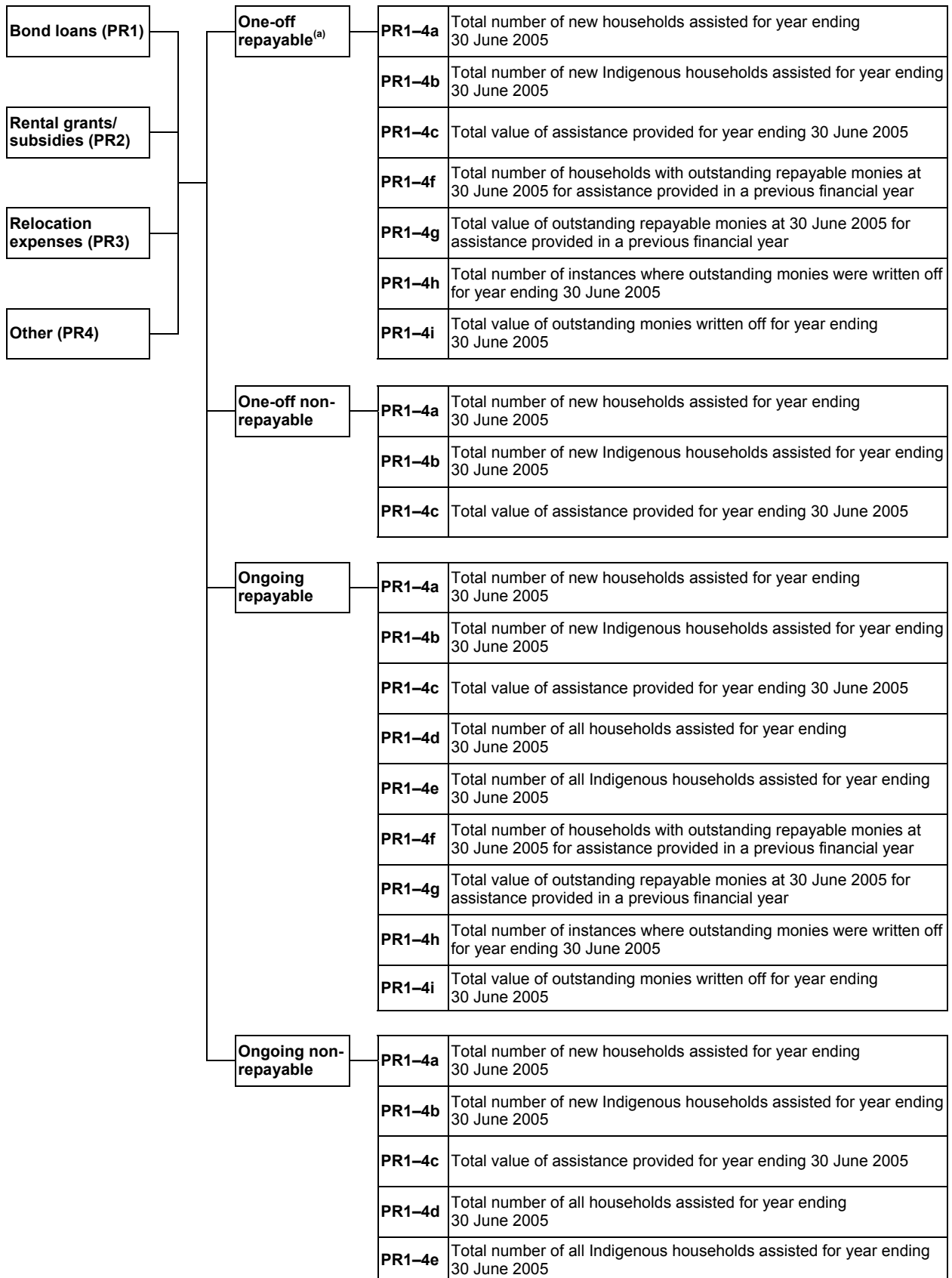
The forms of assistance were defined as:

- **one-off assistance:** refers to assistance that aims to meet a specific event, such as a housing relocation or a bond loan for entry into the private rental market.
- **ongoing assistance** refers to assistance that covers a specific length of time, such as a rental subsidy for a 4-week period.
- **assistance is repayable** (or returnable) when the client (or a third party such as the rental bond board in the case of bond loans) has an obligation to repay, in part or full, the value of assistance provided. It includes assistance which is to be repaid at a set rate over a period of time and assistance which is to be returned at the end of the tenancy. The repaying of assistance can be delayed for a period of time (e.g. 12 months after the loan was provided) or, in the case of bond loans, until the client ends the tenancy.
- **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 private rent assistance that was available in their jurisdiction. For example, if bond loans were a one-off repayable program, only the data items for this form of assistance were required to be provided. If bond loans were both a one-off repayable and an ongoing repayable program, the relevant data items for each form of assistance were provided.

The data items collected for each form of assistance are outlined in Figure 3.1.

Figure 3.1: CSHA 2004–05 private rent assistance data collection items



(a) Data items are not in chronological order as not all items are collected for this form of assistance.

## 3.4 Coverage

1. Reporting about the Indigenous status of new and all households assisted was variable because of data availability issues.
2. In New South Wales the number of households approved for assistance is the proxy for the number of households assisted.

## 3.5 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 a sub-program, a household may be counted more than once. For example, if a jurisdiction offers both one-off non-repayable and ongoing non-repayable rental grants/subsidies, 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 therefore is the proxy for the number of households assisted.
2. National totals are calculated using only those states and territories where information is available. Because of the sparse coverage of national data in relation to particular program types, please note that not all jurisdictions will be represented when using national totals.
3. The following forms of assistance are not reported as no jurisdiction provides these types of assistance:
  - bond loans: ongoing non-repayable
  - rental grants: one-off repayable and ongoing repayable
  - relocation expenses: one-off repayable, ongoing repayable and ongoing non-repayable
  - other (PR4): one-off repayable, ongoing repayable and ongoing non-repayable.

# 4 CSHA 2004–05 private rent assistance data

Table 4.1: Private rent assistance national data 2004–05

Item	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total <sup>(a)</sup>	
<b>Bond loans: One-off repayable</b>										
PR1a	Total number of new households assisted for year ending 30 June 2005 (number)	14,878	13,750	17,611	..	12,565	3,029	44	591	62,468
PR1b	Total number of new Indigenous households assisted for year ending 30 June 2005 (number)	1,091	n.a.	2,730	..	678	n.a.	1	102	4,602
PR1c	Total value of assistance provided for year ending 30 June 2005 (\$'000)	14,741	8,758	13,160	..	7,066	1,180	33	455	45,393
PR1f	Total number of households with outstanding repayable monies at 30 June 2005 for assistance provided in a previous financial year (number)	0	n.a.	12,118	..	13,614	2,879	33	822	29,466
PR1g	Total value of outstanding repayable monies at 30 June 2005 for assistance provided in a previous financial year (\$'000)	0	61,845	4,609	..	7,010	939	9	279	74,691
PR1h	Total number of instances where outstanding monies were written off for year ending 30 June 2005 (number)	0	n.a.	3,755	..	n.a.	152	2	3	3,912
PR1i	Total value of outstanding monies written off for year ending 30 June 2005 (\$'000)	0	n.a.	1,597	..	n.a.	38	1	1	1,637
<b>Bond loans: One-off non-repayable</b>										
PR1a	Total number of new households assisted for year ending 30 June 2005 (number)	..	725	..	n.a.	..	..	..	18	743
PR1b	Total number of new Indigenous households assisted for year ending 30 June 2005 (number)	..	n.a.	..	n.a.	..	..	..	2	2
PR1c	Total value of assistance provided for year ending 30 June 2005 (\$'000)	..	282	..	n.a.	..	..	..	7	289

(continued)

**Table 4.1 (continued): Private rent assistance national data 2004–05**

Item	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total <sup>(a)</sup>
<b>Bond loans: Ongoing repayable</b>									
PR1a	..	..	..	0	..	..	..	..	0
PR1b	..	..	..	n.a.	..	..	..	..	n.a.
PR1c	..	..	..	5,030	..	..	..	..	5,030
PR1d	..	..	..	12,021	..	..	..	..	12,021
PR1e	..	..	..	n.a.	..	..	..	..	n.a.
PR1f	..	..	..	7,421	..	..	..	..	7,421
PR1g	..	..	..	1,088	..	..	..	..	1,088
PR1h	..	..	..	1,709	..	..	..	..	1,709
PR1i	..	..	..	327	..	..	..	..	327
<b>Rental grants/subsidies: One-off non-repayable</b>									
PR2a	7,013	26,763	789	..	9,857	1,473	..	..	45,895
PR2b	475	n.a.	132	..	744	n.a.	..	..	1,351
PR2c	4,576	5,744	271	..	1,754	281	..	..	12,626

(continued)

**Table 4.1 (continued): Private rent assistance national data 2004-05**

Item	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total <sup>(a)</sup>
<b>Rental grants/subsidies: Ongoing non-repayable</b>									
PR2a	Total number of new households assisted for year ending 30 June 2005 (number)	272	..	8	..	71	..	..	351
PR2b	Total number of new Indigenous households assisted for year ending 30 June 2005 (number)	14	..	0	..	1	..	..	15
PR2c	Total value of assistance provided for year ending 30 June 2005 (\$'000)	9,613	..	637	..	1,295	..	..	11,545
PR2d	Total number of all households assisted for year ending 30 June 2005 (number)	1,343	..	239	..	1,724	..	..	3,306
PR2e	Total number of all Indigenous households assisted for year ending 30 June 2005 (number)	31	..	2	..	10	..	..	43
<b>Relocation expenses: One-off non-repayable</b>									
PR3a	Total number of new households assisted for year ending 30 June 2005 (number)	0	2,091	..	..	..	151	..	2,242
PR3b	Total number of new Indigenous households assisted for year ending 30 June 2005 (number)	0	n.a.	..	..	..	n.a.	..	n.a.
PR3c	Total value of assistance provided for year ending 30 June 2005 (\$'000)	4	410	..	..	..	38	..	452
<b>Other: One-off non-repayable</b>									
PR4a	Total number of new households assisted for year ending 30 June 2005 (number)	4,077	1,021	..	..	..	5,057	..	10,155
PR4b	Total number of new Indigenous households assisted for year ending 30 June 2005 (number)	562	n.a.	..	..	..	n.a.	..	562
PR4c	Total value of assistance provided for year ending 30 June 2005 (\$'000)	3,586	251	..	..	..	29	..	3,866

(a) May not represent national total because of data not being available from all jurisdictions.

*Notes*

NSW

**Bond loans: One-off repayable**

PR1a, PR1b Represent the approved Rentstart assistance for this financial year. They are not the actual assistance.

PR1c Represents the actual expenditure for this financial year.

**Rental grants/subsidies: One-off non-repayable.**

PR2a, PR2b Represent the approved Rentstart assistance for this financial year. They are not the actual assistance. This number includes approved tenant assistance and advance rent in Rentstart.

PR2c Represents the actual expenditure for this financial year.

**Rental grants/subsidies: Ongoing non-repayable**

PR2a, PR2b Represent the approved Rentstart assistance for this financial year. They are not the actual assistance. This number includes the actual number in Special Assistance Subsidy (SAS).

PR2c Represents the actual expenditure for this financial year.

PR2d, PR2e Represent the approved Rentstart assistance for this financial year. They are not the actual assistance.

**Relocation expenses: One-off non-repayable**

PR3a, PR3b Represent the approved Rentstart assistance for this financial year. They are not the actual assistance. This number includes approved removalist expense, gas connection and electricity connection in Rentstart.

PR3c Represents the actual expenditure for this financial year.

This number includes approved removalist expense, gas connection and electricity connection in Rentstart.

**Other: One-off non-repayable**

PR4a, PR4b Represent the approved Rentstart assistance for this financial year. They are not the actual assistance. This number includes temporary accommodation assistances in Rentstart.

PR4c Represents the actual expenditure for this financial year.

Vic **Bond loans: One-off repayable**

PR1a Bond loans include 13,750 households assisted during 2004–05 through the Bond Assistance Scheme. An additional 725 households were also provided with bond assistance during 2004–05 through the Housing Establishment Fund (HEF).

PR2a, PR2c, PR3a, PR3c, PR4a, PR4c A total of 30,600 households were assisted during 2004–05 through the HEF.

PR1b HEF and rental bond systems do not currently capture this household attribute.

PR1f HEF and rental bond systems do not currently capture this household attribute.

PR1g From 1 July 1989 to 20 June 2004—\$46,797,756.00; and bonds issued prior to 1 July 1989—\$15,047,375.19.



PR1h, PR1i Recovery of bond debts occurs prior to new assistance being provided. Recoupment of monies is a focus of an information management system redevelopment.

**Bond loans: One-off non-repayable**

PR1a Bond loans include 13,750 households assisted during 2004–05 through the Bond Assistance Scheme. An additional 725 households were also provided with bond assistance during 2004–05 through the HEF.

PR2a, PR2c, PR3a, R3c, PR4a, PR4c A total of 30,600 households were assisted during 2004–05 through HEF. During 2004-05, \$8.8 million was expended on the Bond Assistance Scheme and \$6.7 million on the HEF.

PR1b HEF and rental bond systems do not currently capture this household attribute.

**Rental grants/subsidies: One-off non-repayable**

PR2a, PR2c Includes 13,750 households assisted during 2004–05 through the Bond Assistance Scheme, and a further 30,600 assisted during 2004–05 through the HEF. During 2004–05, \$8.8 million was expended on the Bond Assistance Scheme and \$6.7 million on the HEF.

PR2b HEF and rental bond systems do not currently capture this household attribute.

**Relocation expenses: One-off non-repayable**

PR3a, PR3c Includes 13,750 households assisted during 2004–05 through the Bond Assistance Scheme, and a further 30,600 assisted during 2004–05 through the HEF. During 2004-05, \$8.8million was expended on the Bond Assistance Scheme and \$6.7million on the HEF.

PR3b HEF and rental bond systems do not currently capture this household attribute.

**Other: One-off non-repayable**

PR4a, PR4c Includes 13,750 households assisted during 2004–05 through the Bond Assistance Scheme, and a further 30,600 assisted during 2004–05 through the HEF. During 2004–05, \$8.8 million was expended on the Bond Assistance Scheme and \$6.7 million on the HEF.

PR4b HEF and rental bond systems do not currently capture this household attribute.

Qld

**Bond loans: One-off repayable**

PR1a The total number of new households assisted by bond loans for the year ending 30 June 2005 is the number of bond loans paid to the Rental Tenancies Authority.

**Rental grants/subsidies: One-off non-repayable**

PR2a The total number of new households assisted by the rental grants program for the year ending 30 June 2005 is the number of rental grants paid to the agent/lessor

**Rental grants/subsidies: Ongoing non-repayable**

- PR2a The total number of new households assisted for year ending 30 June 2005 with rental grants/subsidies included: 3 rental subsidies and 5 Comptons Village subsidies.
- PR2c The total value of private rental assistance provided to households for year ending 30 June 2005 for rental grants/subsidies included: \$5,987 rental subsidies and \$58.037 Comptons Village subsidies.
- PR2d The total number of all households receiving rental grants/subsidies for year ending 30 June 2005 included: 13 rental subsidies and 226 Comptons Village subsidies.

SA

**Bond loans: one-off repayable**

- PR1f, PR1g The proxy number of households with repayable outstanding monies is the number of households continuing to reside in a dwelling at 30 June 2005 where they were provided with a bond prior to 2004–05. Bonds are not repayable until the household leaves the property for which the bond loan was provided.
- PR1h, PR1i Not available because financial data about outstanding debts are aggregated at the portfolio level only. Therefore it is not possible to distinguish debts owing for specific program areas, such as bond loans.

**Rental grants/subsidies: ongoing non-repayable**

- PR2a, PR2c Changes in results for rental grants is due to a change in program policy in May 2000 restricting eligibility for new assistance to students only (incorporates Student Rent Relief Scheme).

Tas

**Bond loans: One-off repayable**

- PR1b Because of changes in the information management system of one PRA organisation, assistance to Indigenous households cannot be disaggregated by assistance type. For the year, 316 Indigenous households received some form of PRA financial assistance.

**Rental grants/subsidies: One-off non-repayable**

- PR2b Because of changes in the information management system of one PRA organisation, assistance to Indigenous households cannot be disaggregated by assistance type. For the year, 316 Indigenous households received some form of PRA financial assistance.

**Relocation expenses: One-off non-repayable**

- PR3b Because of changes in the information management system of one PRA organisation, assistance to Indigenous households cannot be disaggregated by assistance type. For the year, 316 Indigenous households received some form of PRA financial assistance.

**Other: One-off non-repayable**

- PR4a Includes 500 units of 'other' financial assistance and 4,557 units of non-financial assistance where that was the primary form of assistance.
- PR4b Because of changes in the information management system of one PRA organisation, assistance to Indigenous households cannot be disaggregated by assistance type. For the year, 316 Indigenous households received some form of PRA financial assistance.
- PR4c Value relates only to 500 units of 'other' financial assistance.

# 5 Outcomes

## 5.1 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 all private rent assistance types.

### 5.1.1 Bond loan

Bond loan programs reported in the 2004–05 private rent assistance data collection are outlined in Table 5.1.

Eligibility criteria for bond loans during 2004–05 are reported in Table 5.2.

**Table 5.1: Bond loan entitlements by jurisdiction**

Jurisdiction	Bond loan program entitlements
New South Wales	Generally, applicants are provided with up to 75% of the cost of rental bond however people in severe financial and housing circumstances may be eligible for additional assistance (e.g. full bond). Note that removal costs are no longer provided. Rentstart by Phone is now available from several locations.
Victoria	Maximum amount: one bedroom \$700, two bedrooms \$800, three bedrooms \$900 and four or more bedrooms \$1,200.  Housing Establishment Fund (HEF)—bond loans provided only to individuals in housing crisis.
Queensland	A maximum of 4 weeks rent as bond will be provided.
Western Australia	Bond loan entitlements determined by the number of applicants per property (e.g. sharing adults, or by family size). Singles assisted to \$400, childless couples \$550, couples with two children \$620 and so on, to a maximum of \$740.
South Australia	A full or part bond guarantee is provided.
Tasmania	The amount of assistance provided is usually the minimum required to secure or maintain the tenancy, taking account of the applicant's ability to fund arrangements through their own resources.  The value of assistance varies from applicant to applicant, does not exceed the equivalent of 4 weeks rent, and is generally substantially less.
Australian Capital Territory	Up to 80% of each applicant's portion of the bond due may be provided as an interest-free loan.
Northern Territory	Generally 4 weeks rent as bond will be provided; however, an additional 2 weeks rent in advance may be provided to those in extreme housing hardship.

**Table 5.2: Bond loan eligibility criteria by jurisdiction**

Eligibility criteria	NSW	Vic	Qld	WA	SA	Tas	ACT	NT
Weekly income limit <sup>(a)</sup> (\$)	395–775	347–816	609–1121	390–1,480	✓	406–735	694–955	550–1,192
Asset limits <sup>(b)</sup> (\$)	1,000 (cash assets)	1,300–2,100	2,500 (cash assets)	1,500 (cash assets)		✓	40,000	5,000
Cannot own or part own a residential property or land <sup>(c)</sup>	✓	✓	✓	✓	✓	✓	✓	✓
Eligible for public housing; or is a current tenant of government rental accommodation; or registered for public housing <sup>(d)</sup>	✓						✓	
Able to sustain tenancy in private rental market	✓						✓	
No outstanding loans/charges from previous tenancies, or debts with Housing Department <sup>(e)</sup>		✓	✓	✓	✓		✓	✓
Citizen or permanent resident of Australia <sup>(f)</sup>	✓	✓	✓	✓		✓	✓	✓
Resident of the relevant state <sup>(g)</sup>	✓		✓	✓	✓	✓	✓	✓
Minimum age (years) <sup>(h)</sup>	18		18	16		16	16	
Must not live in premises for which bond loan is required	✓		✓	✓				
Has lived in general area of proposed tenancy for at least 6 weeks			✓					
Accommodation is affordable—rent must not exceed specified proportion of total gross weekly income <sup>(i)</sup> (per cent)	50	55	60	60	55–65	✓	40	60
Property is not in excess of reasonable family needs						✓		
Property must be located in the relevant state	✓		✓	✓	✓	✓	✓	
Intend to remain in particular location for up to 12 months	✓							

✓ Indicates that the requirement is part of the eligibility criteria for the jurisdiction. A blank space indicates that this requirement is not part of the eligibility criteria for the jurisdiction.

- (a) Income limits are dependent on household composition as follows: New South Wales—for households where there are more than 6 people, or where the client has a disability, add \$55 to income limit for each additional person; Victoria—\$347 for singles whether sharing with other singles or not, \$578 for couples, \$646 for family with up to 2 children, \$714 for family with 4 children, and \$816 (+\$34 per additional child) for families with seven children or more; Queensland—maximum total weekly gross income allowable is \$609 for a single person with no children and up to \$1,121 for a couple with three or more children; one couple, one single, and two or more children; two couples, one or more children; five singles; or other households with five or more people including two adults; Western Australia—varies according to household size, location (e.g. metropolitan, country or remote) and disability status; South Australia—gross assessable income is no higher than 35% above Centrelink pension/benefit rates for that specific household unit; Tasmania—single person \$406.80, couple only \$565, single/couple +1 \$599, single/couple +5 \$735 (families with 6 or more children, add \$34 per week per child); Australian Capital Territory—income limits are based upon ACT average weekly earnings and household composition. The income limit for a single person is \$753 gross per week, for two people the income limit is \$1,035 gross per week and the income limit increases by \$103 per week for each additional person. These rates are updated quarterly in line with updates by the Australian Bureau of Statistics for ACT average weekly earnings. The amounts shown are those applying as at 30 June.
- (b) New South Wales—with exceptions; Victoria—dependent on household composition; Queensland—combined for all household occupants excluding dependants; Tasmania—cash asset limits are linked to Health Care Card limits; Australian Capital Territory—in addition to the asset limit, applicants must not have liquid assets of \$7,500 or more.

- (c) New South Wales, Victoria, Western Australia, Australian Capital Territory—with exceptions (e.g. in Western Australia, marital separation). The Australian Capital Territory legislation provides that applicants must not have an interest in residential property in Australia.
- (d) Australian Capital Territory—the eligibility criteria for rental bond loans are essentially the same as that for public housing with two exceptions. The income limits are slightly higher for the Rental Bond Loans program and there is a limit on liquid assets to be eligible for a rental bond loan.
- (e) Australian Capital Territory—the legislation allows for discretion to be exercised so that debt can be ignored for the purposes of determining eligibility.
- (f) Queensland, Australian Capital Territory—also includes holders of a temporary protection visa.
- (g) New South Wales also considers the following applicants: live in other states but apply from New South Wales border areas (such as Albury–Wodonga and Tweed Heads–Coolangatta); need to move to New South Wales for specialist medical treatment that is not available in other states; need to move to New South Wales for compassionate reasons.
- (h) Australian Capital Territory—the rental bond loan legislation requires the minimum age of an applicant to be 16 years of age. However, generally a person is required to be of at least 18 years of age to enter into a contract such as a residential tenancy agreement.
- (i) South Australia—55% for couples with or without dependent children, 65% for singles and single parents; Northern Territory—to a maximum amount of \$300.

## 5.1.2 Rental grants and subsidies

Rental grants and subsidies reported in the 2004–05 private rent assistance data collection are outlined in Table 5.3. Western Australia, the Australian Capital Territory and the Northern Territory do not appear in Table 5.3 as they did not provide rental grants or subsidies to new clients as a form of private rent assistance in 2004–05.

**Table 5.3: Rental grants/subsidies/relief entitlements by jurisdiction**

Jurisdiction	Rental grants/subsidies/relief program entitlements
New South Wales	Applicants can receive 2 weeks rent in advance. Applicants may receive up to 4 weeks rent (non-repayable) for rent arrears if payment will save an otherwise successful tenancy.
Victoria	Housing Establishment Fund (HEF)—ongoing emergency assistance (grants) only to individuals in housing crisis.
Queensland	Rental grant: once only non-repayable grant of 2 weeks rent to people experiencing housing crisis to meet costs associated with moving into private rental accommodation.  Rental subsidy is only available to applicants with a disability or proven special needs—subsidy ensures that the rent paid for a private rental property is the same as what would be paid for a public rental property; there is a ceiling on the amount of subsidy that can be approved.
South Australia	<i>Rental grants (one-off)</i>  Applicants can receive up to 2 weeks rent in advance or rent in arrears per instance of assistance but will not exceed 4 weeks rent payment within a 2-year period.  Emergency hotel/motel accommodation assistance may be provided to applicants who are in a housing crisis and are unable to access alternative housing options. Up to a maximum of 3 nights emergency hotel/motel accommodation may be provided per instance of assistance.  <i>Rent relief (ongoing)</i>  Ongoing weekly assistance is available to eligible full-time students under the Student Rent Relief Scheme and recipients of the Private Rental Assistance Program Rent Relief Scheme who began to receive the benefit prior to 26 May 2000 and continue to meet eligibility criteria. A maximum of \$25 per week is available (this can be increased to \$50 per week in particularly extenuating circumstances).
Tasmania	Assistance with rent in advance or rent arrears is provided. The amount of assistance provided is usually the minimum required to secure or maintain the tenancy, taking account of the applicant's ability to fund arrangements through their own resources.  The value of assistance varies from applicant to applicant, and rent arrears are generally only paid where the tenancy will be maintained, i.e. the tenant will not be evicted.

Eligibility criteria for rental grants and subsidies during 2004–05 are reported in Table 5.4. Western Australia, the Australian Capital Territory and the Northern Territory do not appear in Table 5.4 as they did not provide rental grants or subsidies to new clients as a form of private rent assistance in 2004–05.

**Table 5.4: Rental grants/subsidies/relief eligibility criteria by jurisdiction**

Eligibility criteria	NSW	Vic	Qld	SA	Tas
Weekly income limit <sup>(a) (b)</sup>	\$395– \$775	\$286	\$609– \$1,121	✓	\$406–\$735
Cash asset limit	Generally \$1,000		\$2,500		Generally \$1,000
Eligible for public housing; is a current tenant of government rental accommodation; or registered for public housing	✓				
Able to sustain tenancy in private rental market	✓	✓			
Citizen or permanent resident of Australia <sup>(c)</sup>	✓		✓		✓
Minimum age	18 years		18 years		16 years
Applicant spent more than 28 continuous days in a Department-approved centre <sup>(d)</sup>			✓		
Discharged prisoner who served at least 12 months in correctional facility, or discharged patient who has resided in mental health facility for at least 12 months and the application is made within 3 months of release <sup>(d)</sup>			✓		
Current victim of domestic violence <sup>(d)</sup>			✓		
Exiting community-based rent scheme <sup>(d)</sup>			✓		
Must have received/be eligible for a rental bond loan <sup>(d)</sup>			✓		
Reached the top of the public housing wait list and suitable public housing not available			✓		
Locational requirement, eligible for Commonwealth Rent Assistance, and income criteria			✓		
Outstanding loans or charges from previous tenancies repaid <sup>(e)</sup>			✓	✓	
Not received assistance in last 12 months <sup>(f)</sup>	✓		✓		✓
Accommodation is affordable; rental cost limits <sup>(g)</sup>	✓	✓	✓	✓	✓
Applicant not occupying public housing <sup>(h) (i)</sup>	✓			✓	✓
Demonstrated severe difficulty in meeting the costs of a tenancy <sup>(j)</sup>	✓	✓			
Must be enrolled for full-time tertiary study <sup>(k)</sup>				✓	

✓ Indicates that the requirement is part of the eligibility criteria for the jurisdiction. A blank space indicates that this requirement is not part of the eligibility criteria for the jurisdiction.

(a) Income limits are dependent on household composition as follows: New South Wales—for households with more than 6 people, or where the client has a disability, add \$55 to income limit for each additional person; Victoria—for one or two parents with dependants, receipt of at least \$1 of Family Allowance, for singles and couples without dependants, receipt of at least \$1 of Centrelink pension/allowance, Austudy, or Veterans' Affairs Service Pension (or for singles, income less than \$286 per week); South Australia—rental grant gross assessable income is no more than 35% above Centrelink rates for corresponding household type. Rent relief gross weekly income must not exceed 50% of full time adult male ordinary time average weekly earnings (SA) as published by the Australian Bureau of Statistics. Student rent relief recipients must be in receipt of maximum Centrelink benefits (or if receiving a reduced rate of Youth Allowance they must demonstrate that the reduction is because of Centrelink's parental income test).

(b) South Australia—weekly income limits apply to rental grant, rent relief and student rent relief programs.

(c) Queensland—also includes holders of a temporary protection visa.

(d) Queensland—applicant must meet at least one of the conditions marked (d) to receive a rental grant.

(e) South Australia—applicable to rental grant, rent relief and student rent relief programs.

(f) Tasmania—except rent subsidy.

- (g) Queensland—rent must not exceed 60% of total income. South Australia—Rent Grant: 55% for couples with or without dependent children, 65% for singles and single parents. Rent relief/student rent relief: must be paying a minimum of 40% of income on rent but no more than 75%.
- (h) South Australia—applicant not occupying or intending to occupy public housing. Applicable to rental grant, rent relief and student rent relief programs.
- (i) Ineligible clients in New South Wales: Clients are generally ineligible if: they are moving into a home which they are buying or which they own; they are moving into, or between, public or community housing association managed housing; they are tenants moving out of public or community housing association managed housing. NOTE: Clients moving out of public or community housing association managed housing may, however, be granted some assistance through Rentstart Plus if they are suffering severe circumstances or facing eviction which is not the result of a breach of their tenancy agreement. They must satisfy Rentstart Plus eligibility and be able to demonstrate that failure to provide assistance may cause homelessness. Bond or advance rent will not be provided for clients moving into public or community housing association managed housing.
- (j) Victoria—Housing Establishment Fund (HEF) offers direct financial assistance to individuals and families in housing crisis to enable them to access or maintain private rental accommodation and emergency accommodation.
- (k) South Australia—applicable to student rent relief program. To qualify for student rent relief, applicants, on application, must relocate more than 75 kilometres from principal place of residence to take up current tertiary course, or show continuity of tertiary study since relocating to commence tertiary studies if they have changed courses.



### 5.1.3 Relocation and other one-off forms of assistance

Relocation and other one-off forms of assistance reported in the 2004–05 private rent assistance data collection are outlined in Table 5.5. Queensland, Western Australia, South Australia, the Australian Capital Territory and the Northern Territory do not appear in Table 5.5 as they did not provide relocation expenses or other one-off forms of assistance to new clients as a form of private rent assistance in 2004–05.

**Table 5.5: Relocation expenses and other one-off forms of assistance entitlements by jurisdiction**

Jurisdiction	Relocation expenses and other one-off forms of assistance program entitlements
New South Wales	Where it is impractical to assist with private rental (e.g. applicant facing imminent homelessness), up to 4 weeks rent is paid for lower cost accommodation such as refuges, caravan parks and motels (once in any 12-month period). Removalist costs are no longer available as other agencies provide this service.
Victoria	Housing Establishment Fund (HEF) agencies can provide up to a maximum of 25% of their total allocation for storage costs, removal expenses and the purchase of essential furniture.
Tasmania	One-off forms of assistance include advocacy, advice, referral and tenancy support. No financial assistance is provided; with the exception of tenancy support services provided by 'Staying Put', other one-off assistance types are not subject to an eligibility assessment.

Eligibility criteria for relocation expenses and other one-off forms of assistance during 2004–05 are reported in Table 5.6. Queensland, Western Australia, South Australia, the Australian Capital Territory and the Northern Territory do not appear in Table 5.6 as they did not provide relocation expenses or other one-off forms of assistance to new clients as a form of private rent assistance in 2004–05.

**Table 5.6: Relocation expenses and other one-off forms of assistance eligibility criteria by jurisdiction**

Eligibility criteria	NSW	Vic	Tas
Weekly income limit <sup>(a)</sup>	✓	\$286	\$406–\$735
Cash asset limits	Maximum of \$1,000		Insufficient for the applicant to assist self
Eligible for public housing; or is a current tenant of government rental accommodation; or registered for public housing	✓		
Able to sustain tenancy in private rental market	✓	✓	
Cannot own or part-own a residential property or land	✓		✓
Accommodation is affordable; rental cost limits	✓		✓
Citizen or permanent resident of Australia	✓		✓
Resident of the relevant state	✓		✓
Minimum age <sup>(b)</sup>	18 years		16 years
Applicant not occupying public housing	✓		✓

✓ Indicates that the requirement is part of the eligibility criteria for the jurisdiction. A blank space indicates that this requirement is not part of the eligibility criteria for the jurisdiction.

(a) Income limits are dependent on household composition as follows: New South Wales—between \$395 for single persons and \$775 for households of 6 people. Where there are more than 6 people, or where the client has a disability, add \$55 to income limit for each additional person; Victoria—for one or two parents with dependants, receipt of at least \$1 of Family Allowance; for singles and couples without dependants, receipt of at least \$1 of Centrelink pension/allowance, Austudy, or Veterans' Affairs Service Pension (or for singles, income less than \$286); Tasmania—income must be within Centrelink Health Care Card limits.

(b) The Department will consider applicants who are under 18 if: they meet all the general eligibility criteria for public housing; and they have an income.

### 5.1.4 Other forms of private rent assistance

The following other forms of private rent assistance were available in some jurisdictions during 2004–05.

#### **New South Wales: Special Assistance Subsidy—Disability (SAS-D)**

This subsidy allows clients to pay the same amount of rent as they would if living in a home owned by the Department of Housing. The Department pays the balance of reasonable rent charged, net of any Commonwealth Rent Assistance that the client receives. The client's SAS entitlement is regularly reviewed by the Department.

The following applicants are eligible for the subsidy:

- people with a disability who are approved for priority housing until suitable public housing is available;
- people with a disability who have reached their turn on the public housing waiting list may also be eligible whilst the Department cannot provide suitable public housing.

### **New South Wales: The Special Assistance Subsidy—Special (SAS-S)**

This subsidy is available for people with HIV/AIDS who meet priority housing criteria and are approved for priority housing but for whom no suitable public housing is available. The subsidy contributes to their weekly rent. The client's ability to contribute to the rent is assessed in the same way as for public housing tenants. The Department of Housing pays the balance of rent up to the median rent for the area in which the client needs to live. This is subject to a location needs test and is net of any Commonwealth Rent Assistance that the client receives. The client's SAS entitlement is regularly reviewed by the Department.

To be eligible for the subsidy, applicants must:

- be HIV/AIDS positive
- be eligible for public housing
- meet the 'Priority Assistance' criteria.

## 5.2 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 private rental assistance payments and the definition of assessable income.

### 5.2.1 Affordability of specific program types

Table 5.7 reports on the affordability of private rent assistance programs.

**Table 5.7: Private rent assistance affordability policy**

	Sub-program type	Percentage of income on repayments for private rent assistance				
NSW	Bond loans	Bond is repayable at the end of the lease, less any portion payable to the landlord.				
	Rental grants/subsidies	Non-repayable				
	Relocation expenses	Non-repayable				
	Other	Non-repayable				
Vic	Bond loans	Repayment is normally made at the end of the lease from the Residential Tenancies Bond Authority. Client must repay to the Office of Housing any portion of the bond loan paid to the landlord as compensation for rental arrears or damage to the property. Loans made under HEF are repayable on terms negotiated by individual agencies.				
	Rental grants/subsidies	Non-repayable				
	Relocation expenses	Non-repayable				
	Other	Non-repayable				
Qld	Bond loans	Monthly repayments are calculated according to weekly income and rent paid as follows: Rent per week and monthly repayments				
		Weekly income	\$75/wk	\$76–125/wk	\$126–175/wk	\$176+/wk
		Under \$150	\$20/mth			
		\$151–250	\$20/mth	\$20/mth		
		\$251–350	\$30/mth	\$20/mth	\$20/mth	
		Over \$350	\$40/mth	\$30/mth	\$20/mth	\$20/mth
		Rental grants/subsidies	Non-repayable			
		Other	Non-repayable			
		WA	Bond loan	Bonds are repaid at a flat rate of \$15 per fortnight.		
		SA	Bond loan	Bond guarantees are provided and at the end of the tenancy the property owner or agent, if required, makes a claim on the bond which is paid by the South Australian Housing Trust and a debt is then raised against the customer who must repay it in full.		
Rental grants/subsidies	Non-repayable					
Tas	Security deposit (bond)	Repaid in full, or in part, by the property owner/agent, to the private rental assistance non-government organisation, at the cessation of the tenancy.				
	Rental grants/subsidies	Non-repayable				
	Relocation expenses	Non-repayable				
	Other	Non-repayable				
ACT	Bond loan	Repayable at no less than \$20 per fortnight by direct debit with an initial repayment-free period of up to 4 months. Loan period is not to exceed 24 months. Loan is also repayable in full upon termination of the tenancy or default of loan agreement.				
NT	Bond loan	The applicant pays a minimum of \$10 per fortnight off the bond loan by direct deduction from benefits or pay.				

## 5.2.2 Definition of assessable income

Table 5.8 reports on the income sources that jurisdictions consider when determining income for the purpose of private rent assistance programs.

**Table 5.8: Jurisdiction's definition of assessable income**

Income source/type included <sup>(a)</sup>	NSW	Vic	Qld	WA	SA	Tas	ACT	NT
Liquid asset, investment, interest earnings	✓	✓	✓	✓	✓	✓	✓	✓
Centrelink payments <sup>(b)</sup>	✓	✓	✓	✓	✓	✓	✓	✓
Child maintenance payments <sup>(c)</sup>	✓		✓	✓	✓	✓	✓	✓
Community development employment projects <sup>(d)</sup>	✓	✓	✓	✓			✓	✓
Defence Force reserve payments	✓	✓	✓	✓		✓	✓	✓
Gross wages <sup>(e)</sup>	✓	✓	✓	✓	✓	✓	✓	✓
Net profits for self-employed	✓	✓	✓	✓	✓	✓	✓	✓
Overseas income	✓	✓	✓	✓	✓	✓	✓	✓
Superannuation payments	✓	✓	✓	✓	✓	✓	✓	✓
Veterans' Affairs Pension	✓	✓	✓	✓	✓		✓	
War Disability Pension <sup>(f)</sup>	✓	✓	✓	✓	✓	✓		✓
Workcover and other compensation payments <sup>(g)</sup>	✓	✓	✓	✓	✓	✓	✓	✓

- ✓ Indicates that the income source is included in the definition of assessable income for the jurisdiction. A blank space indicates that this requirement is not part of the eligibility criteria for the jurisdiction.
- (a) New South Wales—includes Child Disability Allowance, Fostering and Boarding Out Allowance, Legacy Payments, Multiple Birth Allowance; certain elements of study, training allowances and grants including rehabilitation allowances; income of members of a household who are under 18 years of age excluding the client/spouse or singles requesting shared accommodation; Victoria—includes Blind Pension, New Employment Incentive Scheme, Sheltered Workshop/Employment, Youth Homelessness; South Australia—includes Blind Pension, Fostering and Boarding Out Allowance, Rehabilitation, Sheltered Workshop/Employment, Youth Disability.
- (b) New South Wales—Austudy: only when received at the away from home rate; Family Payment: only additional amounts received by wage earners; Victoria and South Australia—Family Tax Benefit (Part A): only amounts above the base rate; Victoria—excludes Family Tax Benefit (Part B), excludes parenting payment (single); Northern Territory—excludes carer payments, Austudy gross of Austudy Supplement Loan, payments to under 18 unless requesting shared accommodation; Australian Capital Territory—certain Centrelink payments such as Family Tax Benefit Part B, child care benefit and rent assistance are not included in assessable income.
- (c) Northern Territory—excludes payments made from payer's assessable income; Australian Capital Territory—assessable income is reduced by the amount of maintenance paid.
- (d) Aboriginal community project paid by ATSIC. Australian Capital Territory—currently there are no community development projects in the Australian Capital Territory. However, this income, if received, is assessable.
- (e) Including overtime, shift allowances and bonuses, before tax instalments. Superannuation and union fees are excluded. Australian Capital Territory—excludes work allowances that are reimbursements for expenses incurred on the job, such as those paid for travelling, tools and clothing.
- (f) Northern Territory—excludes War Disability (intermediate); Australian Capital Territory—excludes Disability Pensions, payments or allowances paid under the Veterans' Entitlements Act 1986.
- (g) Australian Capital Territory—insurance policy or similar payments relating to compensation for loss of income; excluded are payments for loss or damage to property or for personal injury.

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