

**Commonwealth–State Housing
Agreement national data
reports 2001–02**

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 to improve the health and wellbeing of Australians by informing community discussion and decision making through national leadership in developing and providing health and welfare statistics and information.

**Commonwealth–State Housing
Agreement national data
reports 2001–02**

Private rent assistance

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1 Introduction

This document is part of a series of documents that report about all forms of housing assistance under the 1999–03 Commonwealth–State Housing Agreement (CSHA).

These are:

- Public rental housing
- Community housing
- Aboriginal Rental Housing Program – state and territory owned and managed Indigenous housing
- Home purchase assistance
- Crisis Accommodation Program
- Private rent assistance

This document reports on the data collected under the 2001–02 private rent assistance data collection. The private rent assistance data manual is available in Appendix A.

2 Background

The 2001–02 collection is the third data collection to occur under the 1999–03 CSHA. The 1999–03 CSHA aims to facilitate access to affordable, appropriate and secure housing for people on low incomes and people with special needs. Under this CSHA a new national performance indicator framework was developed for the Public Rental Housing, Aboriginal Rental Housing and Community Housing data collections.

Development work for the CSHA Crisis Accommodation Program, home purchase assistance and private rent assistance data collections has not as yet been undertaken. The 1999–03 CSHA framework was not applied to these collections due to the variations in programs administered by jurisdictions and the phasing out of program types in some jurisdictions. It is anticipated that the National Housing Data Agreement Management Group (NHDAMG) will review the reporting requirements for these collections after the completion of the 2001–02 collections.

The following three specific outcomes under the CSHA apply to Private Rent Assistance (PRA) and the first two of these were included in the 2001–02 private rent assistance data collection:

Outcome

- The targeting of assistance to those in need.
- The affordability of assistance provided.
- Customer satisfaction.

This document examines the outcome and descriptor data items collected in the 2001–02 private rent assistance data collection. The following section outlines the changes to the 2001–02 private rent assistance data collection.

2.1 Changes to the 2001–02 collection

A review of the 2000–01 private rent assistance data collection identified that there was a lack of comparability of data between jurisdictions. This was due to variation in private rent assistance programs. The following changes were made to the 2001–02 private rent assistance data collection to improve data integrity and quality.

2.1.1 Changes to data reporting structure

Private rent assistance data items are disaggregated by the following assistance types:

- **Bond loans (PR1):** Interest free loans to cover the cost of bond 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 structure for reporting 2001–02 Private rent assistance data was changed and data for each Private rent assistance sub-program was tailored according to the following forms of assistance:

- **one-off repayable;**
- **one-off non-repayable;**
- **ongoing repayable;** and
- **ongoing non-repayable.**

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 four-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 assistance for each private rent assistance sub-program that was available in their jurisdiction. For example, if bond loans was a one-off repayable program, only the data items for this form of assistance was required to be provided. If bond loans was both a one-off repayable and an ongoing repayable program, the relevant data items for each form of assistance was provided.

The data items collected for each form of assistance are outlined in Figure 2.1.

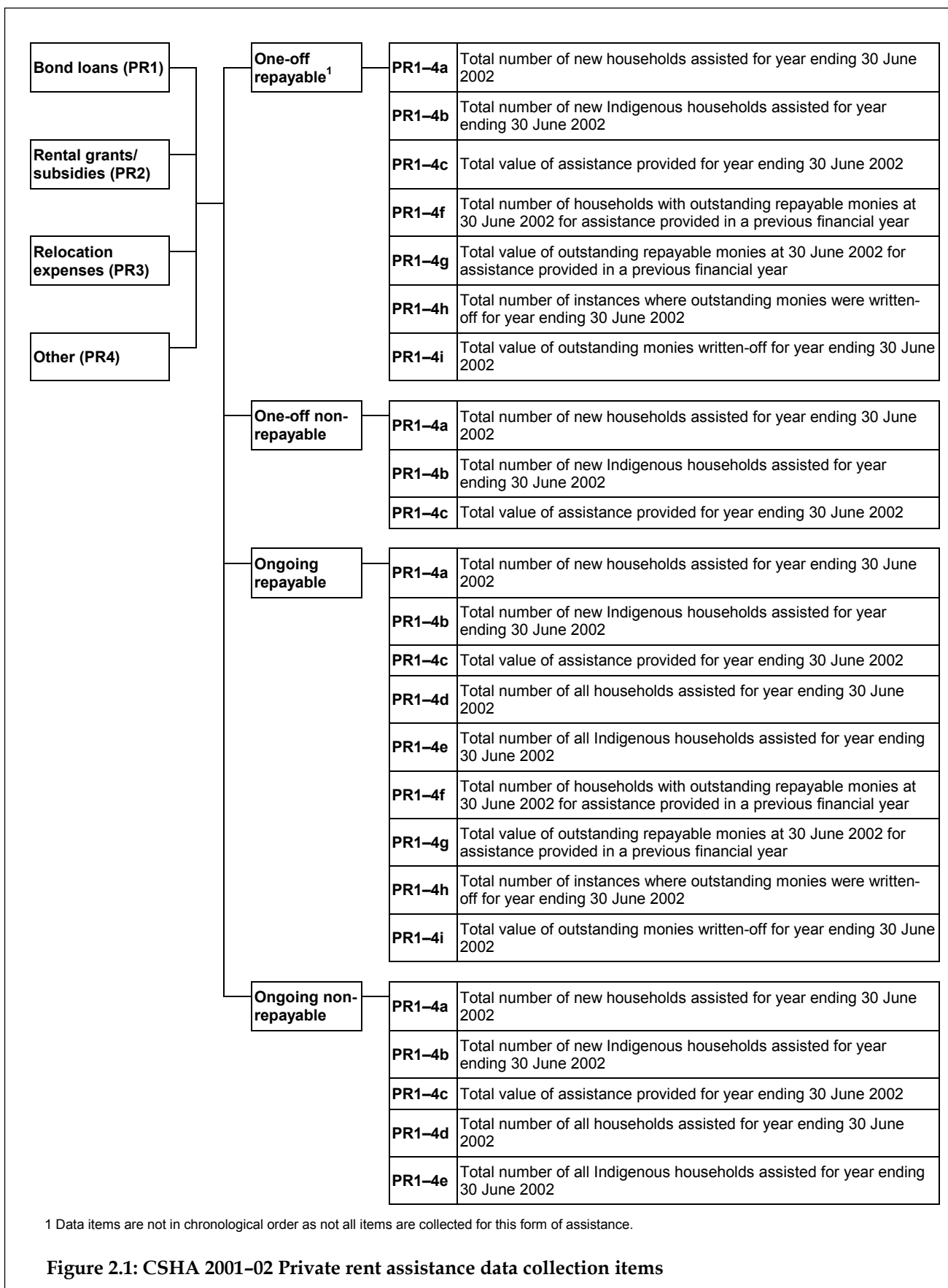


Figure 2.1: CSHA 2001-02 Private rent assistance data collection items

2.2 Changes to data codes

Due to changes in the reporting structure, changes were made to the data codes in the 2001–02 private rent assistance data collections.

Each Private rent assistance sub-program was uniquely coded to differentiate between sub-programs. The data codes used for each Private rent assistance sub-program are reported in Table 2.2.

Table 2.2: CSHA Private rent assistance programs: data item codes for each sub-program

Private rent assistance data code	Private rent assistance programs
PR1	Bond loans
PR2	Rental grants/subsidies
PR3	Relocation expenses
PR4	Other

As the same data items were collected in different forms of assistance, similar data items were coded consistently across all forms of assistance as outlined in Table 2.3.

Table 2.3: CSHA Private rent assistance data collection 2001–02: data item codes

Data code	Data name
a	Total number of new households assisted for year ending 30 June 2002
b	Total number of new Indigenous households assisted for year ending 30 June 2002
c	Total value of assistance provided for year ending 30 June 2002
d	Total number of all households assisted for year ending 30 June 2002
e	Total number of all Indigenous households assisted for year ending 30 June 2002
f	Total number of households with outstanding repayable monies at 30 June 2002 for assistance provided in a previous financial year
g	Total value of outstanding repayable monies at 30 June 2002 for assistance provided in a previous financial year
h	Total number of instances where outstanding monies were written-off for year ending 30 June 2002
i	Total value of outstanding monies written-off for year ending 30 June 2002

2.3 New data items

Four new data items were included for repayable forms of assistance. These data items were aimed at informing about the extent of assistance continuing to be provided where the assistance commenced in a previous financial year. The new data items were:

- Total number of households with outstanding repayable monies at 30 June 2002 for assistance provided in a previous financial year (PR1-4f);
- Total value of outstanding repayable monies at 30 June 2002 for assistance provided in a previous financial year (PR1-4g);
- Total number of instances where outstanding monies were written-off for year ending 30 June 2002 (PR1-4h); and
- Total value of outstanding monies written-off for year ending 30 June 2002 (PR1-4i).

2.4 Clarification of counting rules

The counting rules for the following data items were clarified in the 2001-02 private rent assistance data collection:

- The data item 'total number of all households assisted for year ending 30 June 2002' was clarified to exclude households with outstanding repayable monies for assistance provided in a previous financial year. This may affect the data reported for this item for jurisdictions who included these households in the count of 'all' households in previous collections.
- The data item 'total value of assistance provided to households for year ending 30 June 2002' was clarified to exclude the value of outstanding repayable monies for assistance provided in a previous financial year. This may affect the data reported for this item for jurisdictions who included this money in the count of the value of assistance provided in previous collections.

3 General notes

This data should be read in conjunction with the private rent assistance data manual 2001-02 provided in Appendix A.

3.1 Symbols

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

3.2 Scope

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

Table 3.1: CSHA Private rent assistance 2001-02 program coverage by jurisdiction

	NSW	Vic	Qld	WA	SA	Tas	ACT	NT
Bond loans	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 year ending 30 June 2002. Where a jurisdiction is phasing out a program and only continuing to service ongoing clients until the end of their contractual obligations (e.g. not accepting any new clients). This program is not considered current.

3.3 Coverage

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

3.4 Data qualifications

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

1. The number of instances of assistance provided to households is the proxy for the number of households assisted.
2. 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.
3. National totals are calculated using only those state/territories where information is available. Please note that not all jurisdictions will be represented when using national totals due to the sparse coverage of national data in relation to particular program types.
4. This report details only the forms of assistance that are available for each private rent assistance sub-program. The following forms of assistance are not reported as no jurisdiction provides these types of assistance:
 - **Bond loans (PR1):** ongoing repayable and ongoing non-repayable;
 - **Rental grants (PR2):** one-off repayable and ongoing repayable;
 - **Relocation expenses (PR3):** one-off repayable, ongoing repayable and ongoing non-repayable;
 - **Other (PR4):** one-off repayable and ongoing repayable.

4 CSHA 2001-02 Private rent assistance data

4.1 National data

Table 4.1: Private rent assistance national data 2001-02

Descriptors	Units	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	National
		2001-02	2001-02	2001-02	2001-02	2001-02	2001-02	2001-02	2001-02	2001-02
Bond loans: One-off repayable										
PR1a	no.	18,409	12,932	18,147	15,254	13,966	3,573	0	660	82,941
PR1b	no.	n.a.	n.a.	n.a.	n.a.	529	299	n.a.	80	908
PR1c	\$'000	14,485.0	7,364.1	10,580.0	5,340.0	6,998.0	944.7	0.0	409.8	46,121.6
PR1f	no.	n.a.	n.a.	30,307	20,504	20,761	2,354	0	905	74,831
PR1g	\$'000	n.a.	55,999.4	17,551.0	4,410.5	9,443.0	530.5	0.0	298.1	88,232.6
PR1h	no.	n.a.	n.a.	5,553	1,809	n.a.	832	0	3	8,197
PR1i	\$'000	n.a.	n.a.	2,225.0	254.8	n.a.	188.7	0.0	1.7	2,670.1
Bond loans: One-off non-repayable										
PR1a	no.	..	..	..	..	..	..	..	35	35
PR1b	no.	..	..	..	..	..	..	..	n.a.	n.a.
PR1c	\$'000	..	..	..	..	..	..	..	11.0	11.0

Descriptors	Units	NSW 2001-02	Vic 2001-02	Qld 2001-02	WA 2001-02	SA 2001-02	Tas 2001-02	ACT 2001-02	NT 2001-02	National 2001-02
For year ending 30 June current financial year										
Rental grants/subsidies: One-off non-repayable										
PR2a Total number of new households assisted for year ending 30 June 2002: rental grants/subsidies	no.	8,885	26,470	541	..	12,022	932	..	..	48,850
PR2b Total number of new Indigenous households assisted for year ending 30 June 2002: rental grants/subsidies	no.	n.a.	n.a.	n.a.	..	619	70	..	..	689
PR2c Total value of assistance provided for year ending 30 June 2002: rental grants/subsidies	\$'000	4,542.0	5,067.2	119.0	..	2,198.0	111.8	..	..	12,038.0
Rental grants/subsidies: Ongoing non-repayable										
PR2a Total number of new households assisted for year ending 30 June 2002: rental grants/subsidies	no.	450	..	55	..	164	18	..	..	687
PR2b Total number of new Indigenous households assisted for year ending 30 June 2002: rental grants/subsidies	no.	n.a.	..	n.a.	..	1	0	..	..	1
PR2c Total value of assistance provided for year ending 30 June 2002: rental grants/subsidies	\$'000	11,196.0	..	618.0	..	4,074.0	55.8	..	..	15,943.8
PR2d Total number of all households assisted for year ending 30 June 2002: rental grants/subsidies	no.	1,807	..	289	..	5,319	324	..	..	7,739
PR2e Total number of all Indigenous households assisted for year ending 30 June 2002: rental grants/subsidies	no.	n.a.	..	n.a.	..	40	4	..	..	44
Relocation expenses: One-off non-repayable										
PR3a Total number of new households assisted for year ending 30 June 2002: relocation expenses	no.	1191	1942	..	..	..	168	..	..	3301
PR3b Total number of new Indigenous households assisted for year ending 30 June 2002: relocation expenses	no.	n.a.	n.a.	..	..	..	16	..	..	16
PR3c Total value of assistance provided for year ending 30 June 2002: relocation expenses	\$'000	1034.0	375.1	..	..	..	33.8	..	..	1442.9

Descriptors	Units	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	National
		2001-02	2001-02	2001-02	2001-02	2001-02	2001-02	2001-02	2001-02	2001-02
For year ending 30 June current financial year										
Other: One-off non-repayable										
PR4a Total number of new households assisted for year ending 30 June 2002: other	no.	4,525	1,576	..	..	..	4,368	..	..	10,469
PR4b Total number of new Indigenous households assisted for year ending 30 June 2002: other	no.	n.a.	n.a.	..	..	..	282	..	..	282
PR4c Total value of assistance provided for year ending 30 June 2002: other	\$'000	3,858.0	381.0	..	..	..	n.a.	..	..	4,239.0
Other: Ongoing non-repayable										
PR4a Total number of new households assisted for year ending 30 June 2002: other	no.	..	..	..	..	..	48	..	..	48
PR4b Total number of new Indigenous households assisted for year ending 30 June 2002: other	no.	..	..	..	..	..	7	..	..	7
PR4c Total value of assistance provided for year ending 30 June 2002: other	\$'000	..	..	..	..	..	n.a.	..	..	n.a.
PR4d Total number of all households assisted for year ending 30 June 2002: other	no.	..	..	..	..	..	65	..	..	65
PR4e Total number of all Indigenous households assisted for year ending 30 June 2002: other	no.	..	..	..	..	..	8	..	..	8

Notes

- General PR1f & PR1g The results reported for these items are influenced by repayment policies. In NSW, Vic, SA and Tas—bond loans are repayable at the end of the lease. In Qld, WA and NT—bond loans are repaid via regular instalments while residing in the property.
- NSW PR1a, PR2a, PR2d, PR3a, PR4a Represent approved Restart assistance for the financial year not the actual assistance provided.
- PR1c, PR2c, PR3c, PR4c Represent actual expenditure for the financial year.
- PR2a (One-off) Includes approved tenant assistance and advance rent in Restart (RES).
- PR2a (Ongoing) Includes the actual number in Special Assistance Subsidy (SAS).
- PR3a Includes approved Removalist expense, gas connection and electricity connection in RES.

PR4a	Includes temporary accommodation assistances in RES.
PR1a	Includes 12,461 households assisted through the Bond Assistance Scheme, and an estimated 471 households assisted through the Housing Establishment Fund (HEF). HEF loans include rental grants and/or relocation expenses.
PR1c, PR2a, PR2c, PR3a, PR3c, PR4a, PR4c	Includes 12,461 households assisted through the Bond Assistance Scheme, and a further 30,459 estimated to be assisted through the HEF. The split of 30,459 across the various forms of Private rent assistance has been estimated from service provider surveys carried out during 2001–02. The same split has also been used to allocate the HEF expenditure.
PR1b, PR2b, PR3b, PR4b	HEF and Rental Bond systems do not currently capture this household attribute.
PR1f	Information is currently not captured in computer system.
PR1g	From: 1 July 1989 to 20 June 2001—\$39,999,373.00; and bonds issued prior to 1 July 1989—\$16,000,000.00.
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 due to be implemented in 2003–04.
PR2 & PR4	Increase in rental grants/subsidies assistance is due to both increased funding and the inclusion of assistance for overnight accommodation in this category. In 2000–01 assistance for overnight accommodation was included in the 'Other' category, influencing the reduction in assistance provided in the 'Other' category in 2001–02.
PR1a	The proxy for total number of new households assisted is the number of Bond Loans paid to the Rental Tenancies Authority (RTA).
PR1b, PR2b, PR2e	Data not available due to the implementation of a new computer system.
PR1h & PR1i	Only includes write-offs as at the 30 April 2002. No accounts were written off during May & June due to the implementation of a new computer system.
PR2a (One-off)	The proxy for total number of new households assisted is the number of rental grants paid to the agent/lessor. A household may be counted more than once.
PR2a (Ongoing)	The proxy for total number of new households assisted is the number of rental subsidies provided. A household may be counted more than once. Includes 7 households assisted in rental subsidies program and 48 households assisted via Comptons Village subsidy program.
PR2c (Ongoing)	Includes \$55,000 assistance via rental subsidies and \$563,000 assistance via Comptons Village subsidies.
PR2d	Includes 14 households assisted via rental subsidies and 275 households assisted via Compton Village subsidies.
PR1c	Figure reported in 2000–01 for total value of bond loans for year ending 30 June 2003 (H4a) was incorrect due to double counting of some bond loans. The revised figure for 2000–01 is \$6,734,609.
PR1f & PR1g	The proxy for number of households with repayable outstanding monies is the number of households continuing to reside in a dwelling at 30 June 2002 where they were provided with a bond prior to 2001–02. Bonds are not repayable until the household leaves the property for which the bond loan was provided.
PR1h & PR1i	Unable to report as financial data about outstanding debts is aggregated at the portfolio level only. Unable to distinguish debts owing for specific program areas, such as bond loans.
PR2a–PR2e	Changes in results for rental grants this year is influenced by a change in program policy in May 2000 restricting eligibility for new assistance to students (incorporates student rent relief scheme).

Tas	PR4c	No dollar value is attributed to the provision of 'other' programs. Value reported in 2000–01 reflected grant funds that have not been included in 2001–02 reporting.
ACT	General	The rental bond program was ceased on 1 January 2001. The current Government is introducing a new program, which will commence in 2003.
	PR1g	All prior year Bond Loans have been written off.
	PR1h & PR1i	Debts from prior years were written off prior to 2001–02.
NT	PR1a–PR1i (repayable)	Territory Housing provide 2 one-off repayable bond assistance programs. These include: Level 1 bond assistance—4 weeks rent as a bond; and Level 2 bond assistance—4 weeks rent as bond, plus 2 weeks rent in advance. PR1a to PR1i repayable include both bond loan programs.
	PR1a–PR1c	Bond assistance for victims of domestic violence consists of 6 weeks rent paid as a bond, of which: 2 weeks is non-repayable and 4 weeks is repayable. The two weeks non-repayable bond has been recorded in PR1a–PR1c (non-repayable) and the repayable component has been recorded in PR1a–PR1i (repayable). Households receiving this assistance therefore have been counted twice.

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 each private rent assistance sub-program.

5.1.1 Bond loan

Bond loans reported in the 2001–02 private rent assistance data collection are outlined in Table 5.1. The Australian Capital Territory does not appear in Table 5.1 as they did not provide bond loans to new clients as a form of private rent assistance in 2001–02.

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, removal costs).
Victoria	Maximum amount: one bedroom \$700, two bedroom \$800, three bedroom \$900 and four or more bedroom \$1200. Housing Establishment Fund (HEF) (under review)—Bond loans provided only to individuals in housing crisis.
Queensland	A maximum of four 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 applicants 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.
Northern Territory	Generally four weeks rent as bond will be provided, however an additional two weeks rent in advance may be provided to those in extreme housing hardship.

Eligibility criteria for bond loans during 2001–02 are reported in Table 5.2. The Australian Capital Territory does not appear in Table 5.2 as they did not provide bond loans to new clients as a form of private rent assistance in 2001–02.

Table 5.2: Bond loan eligibility criteria by jurisdiction

Eligibility criteria	NSW	Vic	Qld	WA	SA	Tas	NT
Weekly income limit (a)	\$395–\$775	\$328–\$784	\$522–\$960	\$390–\$1,480	✓	\$301–\$709	\$460–\$995
Asset limits (b)	\$1000 in cash assets	\$1,300–\$2,100	\$2,500 in cash assets	\$1,500 in cash assets		✓	\$5,000
Cannot own or part own a residential property or land (c)	✓	✓	✓	✓	✓	✓	✓
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	✓						
No outstanding loans/charges from previous tenancies, or debts with Housing Department		✓	✓	✓	✓		✓
Citizen or permanent resident of Australia (d)	✓	✓	✓	✓		✓	✓
Resident of the relevant state (e)	✓		✓	✓	✓	✓	✓
Minimum age	18 years		18 years	16 years		16 years	
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 (f)	50%	55%	60%	60%	55%–65%	✓	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: NSW—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; Vic—\$328 for singles whether sharing with other singles or not, \$546 for couples, \$614 for family with up to 2 children, \$682 for family with 4 children, and \$784 (+\$34 per additional child) for families with seven children or more; Qld—maximum total weekly gross income allowable is \$522 for a single person with no children and up to \$960 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; WA—varies according to household size, location (e.g. metro/country or remote) and disability status; SA—gross assessable income is no higher than 35% above Centrelink pension/benefit rates for that specific household unit.

(b) NSW – with exceptions; Vic—dependent on household composition; Qld—combined for all household occupants excluding dependants; Tas—cash asset limits are linked to Health Care Card limits.

(c) NSW, Vic, WA—With exceptions (eg. in WA, marital separation).

(d) Qld—also includes holders of a Temporary Protection Visa.

(e) NSW also considers the following applicants: Live in other states but apply from NSW border areas (such as Albury-Wodonga and Tweed Heads/Coolangatta); need to move to NSW for specialist medical treatment that is not available in other States; need to move to NSW for compassionate reasons.

(f) SA—55% for couples with or without dependent children, 65% for singles and single parents; NT – to a maximum amount of \$300.

5.1.2 Rental grants and subsidies

Rental grants and subsidies reported in the 2001–02 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 private rent assistance rental grants or subsidies to new clients.

5.3: Rental grants/subsidies/relief vary entitlements by jurisdiction

Jurisdiction	Rental grants/subsidies/relief program entitlements
New South Wales	Applicants can receive 2 weeks rent in advance.
Victoria	Housing Establishment Fund (HEF) (under review)—ongoing emergency assistance (grants) only to individuals in housing crisis.
Queensland	Rental grant: once only non-repayable grant of two 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	Assistance to full-time students, (and recipients of the private rent assistance who began to receive the benefit prior to the 26 May 2000 while they still remain eligible), of a maximum of normally \$25 per week is available. In particularly extenuating circumstances, payments up to \$50 per week may be provided.
Tasmania	The amount of assistance provided is usually the minimum required to secure or maintain the tenancy, taking account of the applicants 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.

Eligibility criteria for rental grants and subsidies during 2001–02 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 private rent assistance rental grants or subsidies to new clients.

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

Eligibility criteria	NSW	Vic	Qld	SA	Tas
Weekly income limit (a)	\$395–\$775	\$286	\$522–\$960	✓	\$305–\$678
Cash asset limit	Generally \$1000		\$2,500		Generally \$1000
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 (b)	✓		✓		✓
Minimum age	18 years		18 years		16 years
Applicant spent more than 28 continuous days in a Department approved centre (c)			✓		
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 (c)			✓		
Current victim of domestic violence (c)			✓		
Exiting community based rent scheme (c)			✓		
Must have received/ be eligible for a rental bond loan (c)			✓		
Reached the top of the public housing wait list and suitable public housing not available			✓		
Outstanding loans or charges from previous tenancies repaid			✓	✓	
Not received assistance in last 12 months (d)	✓		✓		✓
Accommodation is affordable; Rental cost limits (e)		✓	✓		✓
Applicant not occupying public housing					✓
Demonstrated severe difficulty in meeting the costs of a tenancy (f)	✓	✓			

✓ 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: NSW—For households with more than 6 people, or where the client has a disability, add \$55 to income limit for each additional person; Vic—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); SA—gross weekly income must not exceed 50% of Full Time Adult Male Ordinary Time Average Weekly Earnings (SA) and rent payments must be at least 40% of income.

(b) Qld—also includes holders of a Temporary Protection Visa.

(c) Qld—applicant must meet at least one of the conditions marked (c) to receive a Rental Grant.

(d) Tas—except Rent Subsidy.

(e) Qld—Rent must not exceed 60% of total income.

(f) Vic—Housing Establishment Fund (HEF) (under review) offers direct financial assistance to individuals and families in housing crisis to enable them to access or maintain private rental accommodation and emergency accommodation.

5.1.3 Relocation and other one-off forms of assistance

Relocation and other one-off forms of assistance reported in the 2001–02 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 in 2001–02.

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	Electricity and gas connection fees, up to a combined cost of \$200 (if required). Up to a maximum of \$500 towards removal costs. Where it is impractical to assist with private rental (eg. applicants facing imminent homelessness), up to four weeks rent is paid for lower cost accommodation such as refuges, caravan parks and motels (once in any 12-month period).
Victoria	Housing Establishment Fund (HEF) (under review) 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 2001–02 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 in 2001–02.

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

Eligibility criteria	NSW	Vic	Tas
Weekly income limit (a)	✓	\$286	✓
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	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: NSW—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; Vic—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); Tas—income must be within Centrelink Health Care Card limits.

5.1.4 Other forms of private rent assistance

The following other forms of private rent assistance were available during 2001–02:

NSW: Special Assistance Subsidy – Disability (SAS-D)

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

Eligibility:

- 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.

NSW: The Special Assistance Subsidy – Special (SAS-S)

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 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-S entitlement is regularly reviewed by the Department.

Eligibility:

- Be HIV/ AIDS positive.
- Be eligible for public housing.
- Meet the 'Priority Assistance' criteria.

QLD: Compton Village Subsidies.

This is a pilot project where the QLD Department of Housing provides rental subsidies to eligible tenants at Comptons Caboolture Village, a seniors' accommodation project that is privately owned and managed.

Eligibility:

- Reside in and rent your unit from Comptons Caboolture; and
- qualify for Commonwealth Rent Assistance; and
- receive at least 70% of the maximum Aged Pension, or who receive at least 70% of the maximum War Veterans Pension.

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 rent 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 program types. The Australian Capital Territory does not appear in Table 5.7 as they did not provide private rent assistance to new clients in 2001–02.

Table 5.7: Private rent assistance affordability policy

Jurisdiction	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 OoH 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 Department 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 rent assistance NGO, at the cessation of the tenancy.				
	Rental grants/subsidies	Non-repayable				
	Relocation expenses	Non-repayable				
	Other	Non-repayable				
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 about the income sources that jurisdictions consider when determining income for the purpose of private rent assistance. The Australian Capital Territory does not appear in table 5.8 as they did not provide private rent assistance to new clients in 2001–02.

Table 5.8: Jurisdiction’s definition of assessable income

Income source/type included (a)	NSW	Vic	Qld	WA	SA	Tas	NT
Asset, investment, interest earnings	✓	✓	✓	✓	✓	✓	✓
Centrelink payments (b)	✓	✓	✓	✓	✓	✓	✓
Child maintenance payments (c)	✓		✓	✓	✓	✓	✓
Community Development Employment Projects(d)	✓	✓	✓				✓
Defence Force Reserve payments	✓	✓	✓			✓	✓
Gross wages (e)	✓	✓	✓	✓	✓	✓	✓
Net profits for self-employed	✓	✓	✓	✓	✓	✓	✓
Overseas income	✓	✓	✓	✓	✓	✓	✓
Superannuation payments	✓	✓	✓	✓	✓	✓	✓
Veterans Affairs Pension	✓	✓	✓	✓	✓		
War Disability Pension (f)	✓	✓	✓	✓	✓	✓	✓
Workcover and other compensation payments	✓	✓	✓	✓	✓	✓	✓

✓ 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) NSW—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; Vic—includes Blind Pension, New Employment Incentive Scheme, Sheltered Workshop/Employment, Youth Homelessness; SA—includes Blind Pension, Fostering and Boarding Out Allowance, Rehabilitation, Sheltered Workshop/Employment, Youth Disability.

(b) NSW—Austudy; only when received at the away from home rate, Family Payment: only additional amounts received by wage earners; Vic & SA —Family Tax Benefit (Part A): only amounts above base the base rate; Vic—excludes Family Tax Benefit (part B), excludes parenting payment (single); NT—excludes carer payments, Austudy gross of Austudy Supplement Loan, payments to under 18 unless requesting shared accommodation.

(c) NT—exclude payments made from payer’s assessable income.

(d) Aboriginal community project paid by ATSIC.

(e) Including over-time, shift allowances and bonuses, before tax instalments. Superannuation and union fees are excluded.

(f) NT—excludes War Disability (intermediate).