

**Private rent assistance  
2005–06**

**Commonwealth State Housing Agreement  
national data reports**

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HOUSING ASSISTANCE DATA DEVELOPMENT SERIES

# **Private rent assistance 2005–06**

**Commonwealth State Housing Agreement  
national data reports**

**June 2007**

Australian Institute of Health and Welfare  
Canberra

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Matthew Tomkins, Melinda Petrie and Janice Miller, members of the Housing Assistance Unit, processed the data and prepared this report.

# Overview of private rent assistance in 2005–06

This section presents a summary of the data reported for the 2005–06 Commonwealth State Housing Agreement (CSHA) private rent assistance data collection.

Private rent assistance often supplements the assistance provided to households by the Australian Government Rent Assistance program as part of Centrelink payments.

Private rent assistance, along with the Crisis Accommodation Program and home purchase assistance are managed under the CSHA. These programs, however, demonstrate 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 rental housing and community housing. Nonetheless, the available information provides a valuable resource for understanding the characteristics of these programs across all jurisdictions.

In 2005–06 private rent assistance was provided for just under 134,000 households across Australia. Of the \$78.4 million spent, about \$49 million was provided in bond loans, and \$23.6 in rental grants and subsidies. This compares to \$79.2 million spent in the previous year, \$50.7 million of which was provided in bond loans, and \$24.1 million in rental grants and subsidies.

# 1 Introduction

This publication is one of a set of six that report on housing assistance provided in 2005–06 under the 2003 Commonwealth State Housing Agreement (CSHA). This report focuses on private rent assistance, presenting a compilation of available data from all jurisdictions.

The remaining five reports in the series are:

- *Community housing 2005–06: Commonwealth State Housing Agreement national data reports* (AIHW 2007a)
- *Crisis Accommodation Program 2005–06: Commonwealth State Housing Agreement national data reports* (AIHW 2007b)
- *Home purchase assistance 2005–06: Commonwealth State Housing Agreement national data reports* (AIHW 2007c)
- *Public rental housing 2005–06: Commonwealth State Housing Agreement national data reports* (AIHW 2006b)
- *State owned and managed Indigenous housing 2005–06: Commonwealth State Housing Agreement national data reports* (AIHW 2006c).

These publications are part of the Housing Assistance Data Development Series. This series was initially developed under the 1999 National Housing Data Agreement (NHDA) 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. Related publications in the series include the *National housing assistance data dictionary* version 2 (AIHW 2003), the *National housing assistance data dictionary* version 3 (AIHW 2006a) and *Measuring housing assistance: national data standards developed under the 1999 Commonwealth–State Housing Agreement* (AIHW 2004).

The 2005–06 private rent assistance data collection is the third to occur under the 2003 CSHA, and the seventh to occur under the 1999 NHDA. Previous reports are available from [www.aihw.gov.au](http://www.aihw.gov.au).



## 2 Background

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 agreed to a CSHA National Performance Indicator Framework for public rental housing, community housing and state owned and managed Indigenous housing. This contains eleven 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 information on 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. The report also presents the outcome and descriptor data items collected in the 2005–06 private rent assistance data collection.

Further details on the data items can be found in the 2005–06 private rent assistance data collection manual (AIHW 2005) and the *National housing assistance data dictionary version 3* (AIHW 2006a).

## 3 General notes

This data should be read in conjunction with the 2005–06 private rent assistance data collection manual (AIHW 2005).

### 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 2005–06 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/relief	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 2006. Where a jurisdiction is phasing out a program and only continuing to serve 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.

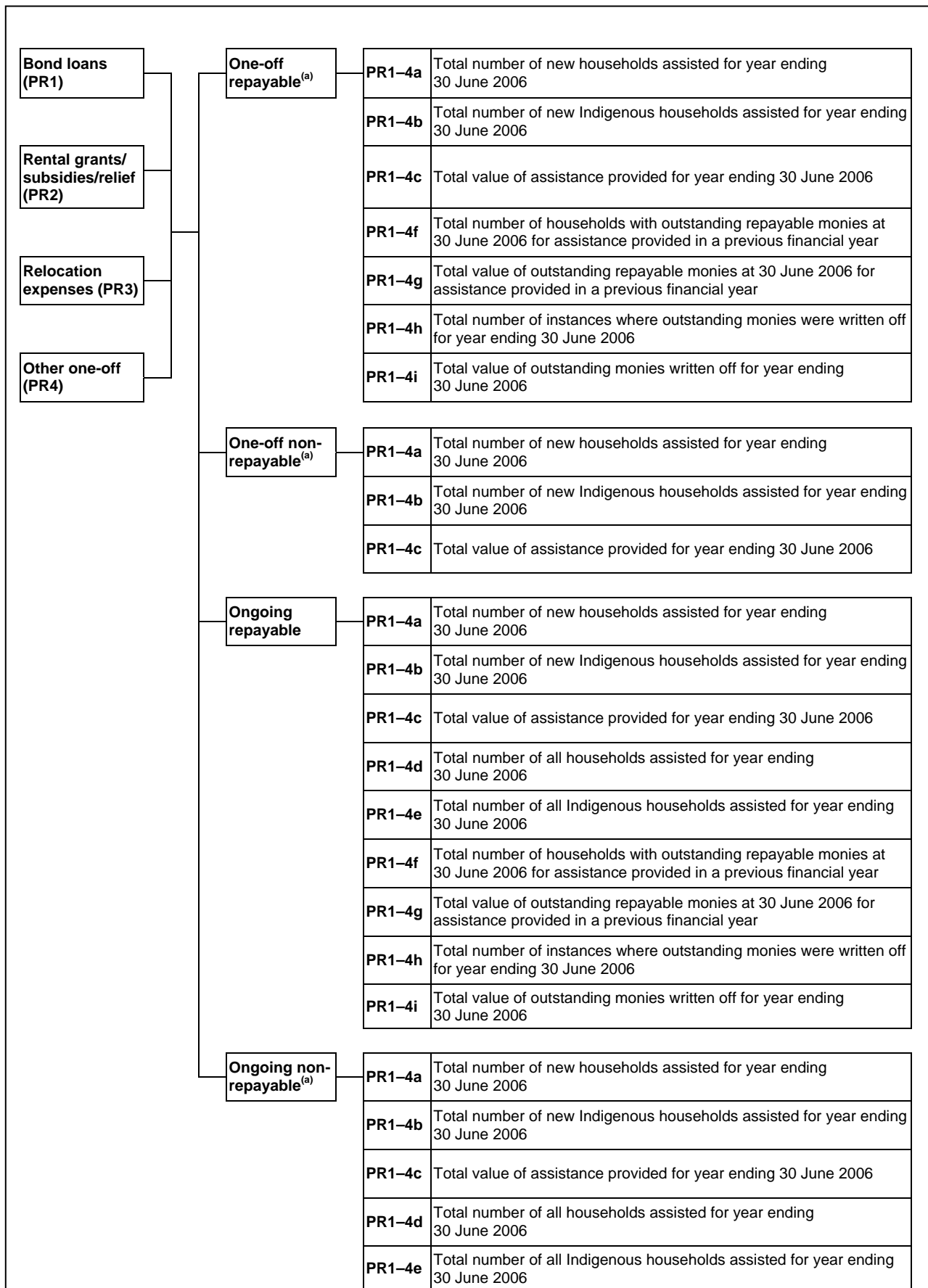
The reporting structure for the 2005–06 private rent assistance collection allows data for each subprogram to be reported according to the form of assistance provided.

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.



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

**Figure 3.1: CSHA 2005-06 private rent assistance data collection items**

## 3.4 Coverage

The following qualifications apply to the coverage of the 2005–06 private rent assistance data collection.

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 subprogram, 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/relief, a household will be counted twice if they accessed both forms of assistance in the financial year. The number of instances of assistance provided to households 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 (PR1): ongoing non-repayable
  - rental grants/subsidies/relief (PR2): one-off repayable and ongoing repayable
  - relocation expenses (PR3): one-off repayable
  - other one-off assistance grants (PR4): one-off repayable, ongoing repayable and ongoing non-repayable.

## 4 CSHA 2005–06 private rent assistance data

Table 4.1: Private rent assistance national data 2005–06

Data 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 2006 (number)	15,705	11,981	17,207	..	11,448	2,709	77	599	59,726
PR1b Total number of new Indigenous households assisted for year ending 30 June 2006 (number)	1,395	n.a.	3,362	..	659	n.a.	n.a.	112	5,528
PR1c Total value of assistance provided for year ending 30 June 2006 (\$'000)	14,631	7,710	13,602	..	6,749	1,090	59	533	44,374
PR1f Total number of households with outstanding repayable monies at 30 June 2006 for assistance provided in a previous financial year (number)	n.a.	11,678	11,312	..	14,209	3,325	29	804	41,357
PR1g Total value of outstanding repayable monies at 30 June 2006 for assistance provided in a previous financial year (\$'000)	n.a.	49,902	4,844	..	7,550	1,306	7	296	63,905
PR1h Total number of instances where outstanding monies were written off for year ending 30 June 2006 (number)	n.a.	n.a.	3,201	..	n.a.	341	0	4	3,546
PR1i Total value of outstanding monies written off for year ending 30 June 2006 (\$'000)	n.a.	n.a.	1,334	..	n.a.	87	0	1	1,422
<b>Bond loans: one-off non-repayable</b>									
PR1a Total number of new households assisted for year ending 30 June 2006 (number)	..	691	..	..	..	..	..	14	705
PR1b Total number of new Indigenous households assisted for year ending 30 June 2006 (number)	..	n.a.	..	..	..	..	..	1	1
PR1c Total value of assistance provided for year ending 30 June 2006 (\$'000)	..	191	..	..	..	..	..	6	197

(continued)

**Table 4.1 (continued): Private rent assistance national data 2005-06**

Data item	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total <sup>(a)</sup>
<b>Bond loans: ongoing repayable</b>									
PR1a Total number of new households assisted for year ending 30 June 2006 (number)	..	..	..	n.a.	..	..	..	..	n.a.
PR1b Total number of new Indigenous households assisted for year ending 30 June 2006 (number)	..	..	..	n.a.	..	..	..	..	n.a.
PR1c Total value of assistance provided for year ending 30 June 2006 (\$'000)	..	..	..	4,653	..	..	..	..	4,653
PR1d Total number of all households receiving private rental assistance for year ending 30 June 2006	..	..	..	9,445	..	..	..	..	9,445
PR1e Total number of all Indigenous households receiving private rental assistance for year ending 30 June 2006	..	..	..	n.a.	..	..	..	..	n.a.
PR1f Total number of households with outstanding repayable monies at 30 June 2006 for assistance provided in a previous financial year (number)	..	..	..	16,892	..	..	..	..	16,892
PR1g Total value of outstanding repayable monies at 30 June 2006 for assistance provided in a previous financial year (\$'000)	..	..	..	5,316	..	..	..	..	5,316
PR1h Total number of instances where outstanding monies were written off for year ending 30 June 2006 (number)	..	..	..	1,907	..	..	..	..	1,907
PR1i Total value of outstanding monies written off for year ending 30 June 2006 (\$'000)	..	..	..	287	..	..	..	..	287
<b>Rental grants/subsidies/relief: one-off non-repayable</b>									
PR2a Total number of new households assisted for year ending 30 June 2006 (number)	7,943	27,205	1,059	..	9,054	2,759	..	..	48,020
PR2b Total number of new Indigenous households assisted for year ending 30 June 2006 (number)	643	n.a.	228	..	728	n.a.	..	..	1,599
PR2c Total value of assistance provided for year ending 30 June 2006 (\$'000)	4,811	5,832	364	..	1,692	497	..	..	13,195

(continued)

**Table 4.1 (continued): Private rent assistance national data 2005-06**

Data item	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total <sup>(a)</sup>
<b>Rental grants/subsidies/relief: ongoing non-repayable</b>									
PR2a Total number of new households assisted for year ending 30 June 2006 (number)	501	..	11	..	35	..	..	..	547
PR2b Total number of new Indigenous households assisted for year ending 30 June 2006 (number)	22	..	0	..	0	..	..	..	22
PR2c Total value of assistance provided for year ending 30 June 2006 (\$'000)	8,869	..	584	..	983	..	..	..	10,436
PR2d Total number of all households assisted for year ending 30 June 2006 (number)	1,293	..	146	..	1,251	..	..	..	2,690
PR2e Total number of all Indigenous households assisted for year ending 30 June 2006 (number)	30	..	2	..	4	..	..	..	36
<b>Relocation expenses: one-off non-repayable</b>									
PR3a Total number of new households assisted for year ending 30 June 2006 (number)	..	2,651	..	..	..	147	46	..	2,844
PR3b Total number of new Indigenous households assisted for year ending 30 June 2006 (number)	..	n.a.	..	..	..	n.a.	n.a.	..	n.a.
PR3c Total value of assistance provided for year ending 30 June 2006 (\$'000)	..	456	..	..	..	51	5	..	512
<b>Other: one-off non-repayable</b>									
PR4a Total number of new households assisted for year ending 30 June 2006 (number)	5,448	1,013	..	..	..	4,090	..	..	10,551
PR4b Total number of new Indigenous households assisted for year ending 30 June 2006 (number)	839	n.a.	..	..	..	n.a.	..	..	839
PR4c Total value of assistance provided for year ending 30 June 2006 (\$'000)	4,607	406	..	..	..	42	..	..	5,055

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

*Notes*

**NSW Bond loans: one-off repayable**

PR1a, PR1b Represents those approved for assistance for the financial year, not the actual assistance. Represents those approved for rental bond assistance under the Rentstart program.

PR1c Represents actual expenditure for the financial year.

**Rental grants/subsidies/relief: one-off non-repayable**

PR2a, PR2b Represents those approved for assistance for the financial year, not the actual assistance. Represents those approved for assistance with advance rent or rental arrears under the Rentstart program.

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

PR2c Represents actual expenditure for the financial year.



**Other: one-off non-repayable**

PR4a, PR4b Represents those approved for assistance for the financial year, not the actual assistance. Represents those approved for assistance with temporary accommodation under the Rentstart program.

**Other: one-off non-repayable**

PR4c Represents actual expenditure for the financial year.

Vic

**Bond loans: one-off repayable**

PR1b Information systems do not currently capture this household attribute.

PR1h, PR1i Outstanding bond debts are not removed from the system. Recovery of bond debts occurs prior to new assistance being provided.

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

PR1b Information systems do not currently capture this household attribute.

**Rental grants/subsidies/relief: one-off non-repayable**

PR2b Information systems do not currently capture this household attribute.

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

PR3b Information systems do not currently capture this household attribute.

**Other: one-off non-repayable**

PR4b Information 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 2006 is the number of Bond Loans paid to the Rental Tenancies Authority (RTA).

**Rental grants/subsidies/relief: one-off non-repayable**

PR2a The total number of new households assisted by the Rental Grants program for the year ending 30 June 2006 is the number of rental grants paid to the agent/lessor.

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

PR2a The total number of new households assisted for year ending 30 June 2006, rental grants/subsidies/relief included: Rental Subsidies 2; Comptons Village Subsidies 9.

PR2c The total value of private rental assistance provided to households for year ending 30 June 2006, rental grants/subsidies/relief included: Rental Subsidies \$10,302; Comptons Village Subsidies \$573,772.

PR2d The total number of all households receiving rental grants and subsidies for year ending 30 June 2006 included: Rental Subsidies 6; Comptons Village Subsidies 140.

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 2006 where they were provided with a bond prior to 2005–06. 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 are aggregated at the portfolio level only. Unable to distinguish debts owing for specific program areas, such as bond loans.

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

PR2a, PR2c Changes in results for rental grants are 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 Due to changes in the information management system of one PRA organisation, assistance to Indigenous households cannot be disaggregated by assistance type. For the year, 271 Indigenous households received some form of PRA financial assistance.

**Rental grants/subsidies/relief: one-off repayable**

PR2b Due to changes in the information management system of one PRA organisation, assistance to Indigenous households cannot be disaggregated by assistance type. For the year, 271 Indigenous households received some form of PRA financial assistance.

**Relocation expenses: one-off repayable**

PR3b Due to changes in the information management system of one PRA organisation, assistance to Indigenous households cannot be disaggregated by assistance type. For the year, 271 Indigenous households received some form of PRA financial assistance.

**Other: one-off repayable**

PR4b Due to changes in the information management system of one PRA organisation, assistance to Indigenous households cannot be disaggregated by assistance type. For the year, 271 Indigenous households received some form of PRA financial assistance.

**Other: one-off non-repayable**

PR4a Includes 836 units of 'other' financial assistance (Starter Packs) and 3,254 units of non-financial assistance where that was the primary form of assistance.

PR4c Dollar value relates only to 836 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.

Bond loan programs reported in the 2005–06 private rent assistance data collection are outlined in Table 5.1.

Eligibility criteria for bond loans during 2005–06 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 is 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 \$500, childless couples \$700, couples with two children \$800 and so on, to a maximum of \$950.
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> (\$)	✓	From 423 for a single person	609–1,121	430–1,650	✓	420–870	1,212	595–1,290
Asset limits <sup>(b)</sup> (\$)				Single 2,500 (cash assets)				
	1,000 (cash assets)	1,300 or 2,100	2,500 (cash assets)	Single with dependants or couple 5,000 (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	✓	..	..	..	..	..	..	..

(continued)

- ✓ 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—public housing income eligibility limits are determined by adding together the income eligibility amounts for each adult and first child, and any other additional adults or children in the household. The limits are: Adult \$410, first child \$210 (adult plus one child \$620), each additional adult \$140, each additional child \$70. An allowance of \$70 pw can be added for each adult or child who has a disability. An allowance of \$140pw can be added for each adult or child who can demonstrate expenses greater than \$70pw for a disability (this amount is instead of, not in addition to, the \$70 pw). Victoria—\$423 for singles whether sharing with other singles or not, \$705 for couples, \$739 for family with 1 child, \$773 for family with 2 children, \$807 for family with 3 children, \$841 for family with 4 children, plus \$34 per additional child. 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 \$420, couple only \$700, single/couple +1 \$734, single/couple +5 \$870 (families with 6 or more children, add \$34 per week per child). Australian Capital Territory—income limits are based upon Australian Capital Territory average weekly earnings and household composition. The income limit for a single person is \$1,212 gross per week, for two people the income limit is \$1,515 gross per week and the income limit increases by \$151 per week for each additional person. These rates are updated quarterly in line with updates by the Australian Bureau of Statistics for Australian Capital Territory average weekly earnings. The amounts shown are those applying as at 30 June. Northern Territory—for households where there are more than 6 people, discretion can be exercised.
- (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. Northern Territory—income eligibility criteria are the same for public housing.
- (e) Australian Capital Territory—the legislation allows for discretion to be exercised so that debt can be ignored for the purposes of determining eligibility. Victoria—some exceptions apply (e.g. this criteria is waived where the applicant is leaving a situation of domestic violence).
- (f) New South Wales, Victoria, Queensland, Australian Capital Territory—also include holders of a temporary protection visa. In addition, New South Wales includes asylum seekers with a bridging 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 program allows 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.

Rental grants and subsidies reported in the 2005–06 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 2005–06.

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

<b>Jurisdiction</b>	<b>Rental grants/subsidies/relief program entitlements</b>
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	<p><i>Rental grant</i></p> <p>Once only non-repayable grant of 2 weeks rent to people experiencing housing crisis to meet costs associated with moving into private rental accommodation.</p> <p><i>Rental subsidy</i></p> <p>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 would be paid for a public rental property; there is a ceiling on the amount of subsidy that can be approved.</p>
South Australia	<p><i>Rental grants (one-off)</i></p> <p>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.</p> <p>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.</p> <p><i>Rent relief (ongoing)</i></p> <p>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).</p>
Tasmania	<p>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.</p> <p>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.</p>

Eligibility criteria for rental grants and subsidies during 2005–06 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 2005–06.

**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> (\$)	✓	286	609– 1,121	✓	420–870
Cash asset limit (\$)	Generally 1,000	..	2,500	..	..
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	✓	..	..	..	✓
Accommodation is affordable; rental cost limits <sup>(f)</sup>	✓	✓	✓	✓	✓
Applicant not occupying public housing <sup>(g) (h)</sup>	✓	..	..	✓	✓
Demonstrated severe difficulty in meeting the costs of a tenancy <sup>(i)</sup>	✓	✓	..	..	..
Must be enrolled for full-time tertiary study <sup>(j)</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—public housing income eligibility limits are determined by adding together the income eligibility amounts for each adult and first child, and any other additional adults or children in the household. The limits are: adult \$410, first child \$210 (adult plus one child \$620), each additional adult \$140, each additional child \$70. An allowance of \$70 pw can be added for each adult or child who has a disability. An allowance of \$140 pw can be added for each adult or child who can demonstrate expenses greater than \$70 pw for a disability (this amount is instead of, not in addition to, the \$70 pw). 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 for South Australia 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) New South Wales, Queensland—also include holders of a temporary protection visa. In addition, New South Wales includes asylum seekers with a bridging 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) 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%.
- (g) South Australia—applicant not occupying or intending to occupy public housing. Applicable to rental grant, rent relief and student rent relief programs.
- (h) 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.
- (i) 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.
- (j) South Australia—applicable to student rent relief program. To qualify for student rent relief, applicants, on application, must relocate more than 75 km 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.



Relocation and other one-off forms of assistance reported in the 2005–06 private rent assistance data collection are outlined in Table 5.5. Queensland, Western Australia, South Australia 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 2005–06.

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

<b>Jurisdiction</b>	<b>Relocation expenses and other one-off forms of assistance program entitlements</b>
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 removals assistance up to equivalent of four weeks rent, Intensive Tenancy Assistance (ITA) of up to equivalent of four weeks rent in addition to basic assistance, advocacy, advice, referral, budgeting assistance and limited tenancy support.
Australian Capital Territory	\$100 is provided as a non-repayable grant to each household receiving a bond loan to assist with relocation, utilities costs and other start up housing costs.

Eligibility criteria for relocation expenses and other one-off forms of assistance during 2005–06 are reported in Table 5.6. Queensland, Western Australia, South Australia 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 2005–06.

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

Eligibility criteria	NSW	Vic	Tas	ACT
Weekly income limit <sup>(a)</sup> (\$)	✓	286	420–870	1,212
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 <sup>(b)</sup>	..	16 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—public housing income eligibility limits are determined by adding together the income eligibility amounts for each adult and first child, and any other additional adults or children in the household. The limits are: Adult \$410, first child \$210 (adult plus one child \$620), each additional adult \$140, each additional child \$70. An allowance of \$70 pw can be added for each adult or child who has a disability. An allowance of \$140 pw can be added for each adult or child who can demonstrate expenses greater than \$70 pw for a disability (this amount is instead of, not in addition to, the \$70 pw). 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) Applicants under 18 will be considered if they meet all the general eligibility criteria for public housing and they have an income.

The following other forms of private rent assistance were available in some jurisdictions during 2005–06.

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

This subsidy allows clients to pay a similar 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: 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 a similar 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.

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

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

	Subprogram 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/relief	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.				
	Rental grants/subsidies/relief	Non-repayable. However, loans made under HEF for payment of bond are repayable on terms negotiated by individual agencies.				
	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	\$30/mth			
		\$151–250	\$30/mth	\$30/mth		
		\$251–350	\$40/mth	\$30/mth	\$30/mth	
		Over \$350	\$50/mth	\$40/mth	\$30/mth	\$30/mth
		Rental grants/subsidies/relief	Non-repayable			
		WA	Bond loan	Bonds are repaid at a flat rate of at least \$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/relief	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/relief	Non-repayable				
	Relocation expenses	Non-repayable				
	Other	Non-repayable				
ACT	Bond loan	Repayable at no less than \$20 per fortnight 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.				
	Rental grants/subsidies/relief	A grant of \$100 is provided to each household receiving a bond loan to assist with start up housing costs such as relocation, utility connection fees etc.				
NT	Bond loan	The applicant pays a minimum of 7% of gross assessable income or \$10 per week (which ever the greater) off the bond loan by direct deduction from benefits or pay.				

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 Allowance for persons 18 years and over. 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. South Australia—Family Tax Benefit (Part A): only amounts above the base rate. Victoria—excludes Family Tax Benefit. 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. Excludes superannuation and union fees. 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 disability component. 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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