

**Commonwealth–State Housing
Agreement national data
reports 2002–03**

Private rent assistance

March 2004

Australian Institute of Health and Welfare
Canberra

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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 Commonwealth–State Housing Agreement (CSHA). These are:

- public rental housing
- community housing
- 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 2002–03 private rent assistance data collection. The private rent assistance data manual is available at http://www.aihw.gov.au/housing/assistance/data_collections/index.html.

2 Background

The 2002–03 collection is the fourth and final data collection to occur under the 1999 CSHA. The 1999 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, state and territory owned and managed Indigenous housing, and community housing data collections.

The 1999 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 will review the reporting requirements for these collections after the completion of the 2002–03 collections.

The following three specific outcomes under the CSHA apply to private rent assistance and the first two of these were included in the 2002–03 private rent assistance data collection:

Outcomes:

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

This document examines the outcomes and descriptor data items collected in the 2002–03 private rent assistance data collection.

3 General notes

This data should be read in conjunction with the private rent assistance data manual 2002–03 provided at <http://www.aihw.gov.au/housing/assistance/data_collections/index.html>.

3.1 Symbols and acronyms

..	not applicable
n.a.	not available
\$	Australian dollars
\$m	million dollars
'000	thousand
%	per cent
CSHA	Commonwealth–State Housing Agreement
HEF	Housing Establishment Fund
RES	Restart (New South Wales)
SAS	Special Assistance Subsidy (New South Wales)

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 2002–03 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 2003. Where a jurisdiction is phasing out a program and only continuing to service ongoing clients until the end of their contractual obligations (i.e. not accepting any new clients), these programs are not counted as current.

3.3 Reporting structure

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

Bond loans (PR1)

Interest-free loans to cover the cost of 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 reporting structure for the 2002–03 private rent assistance collection allows data for each subprogram to be reported according to the form of assistance provided.

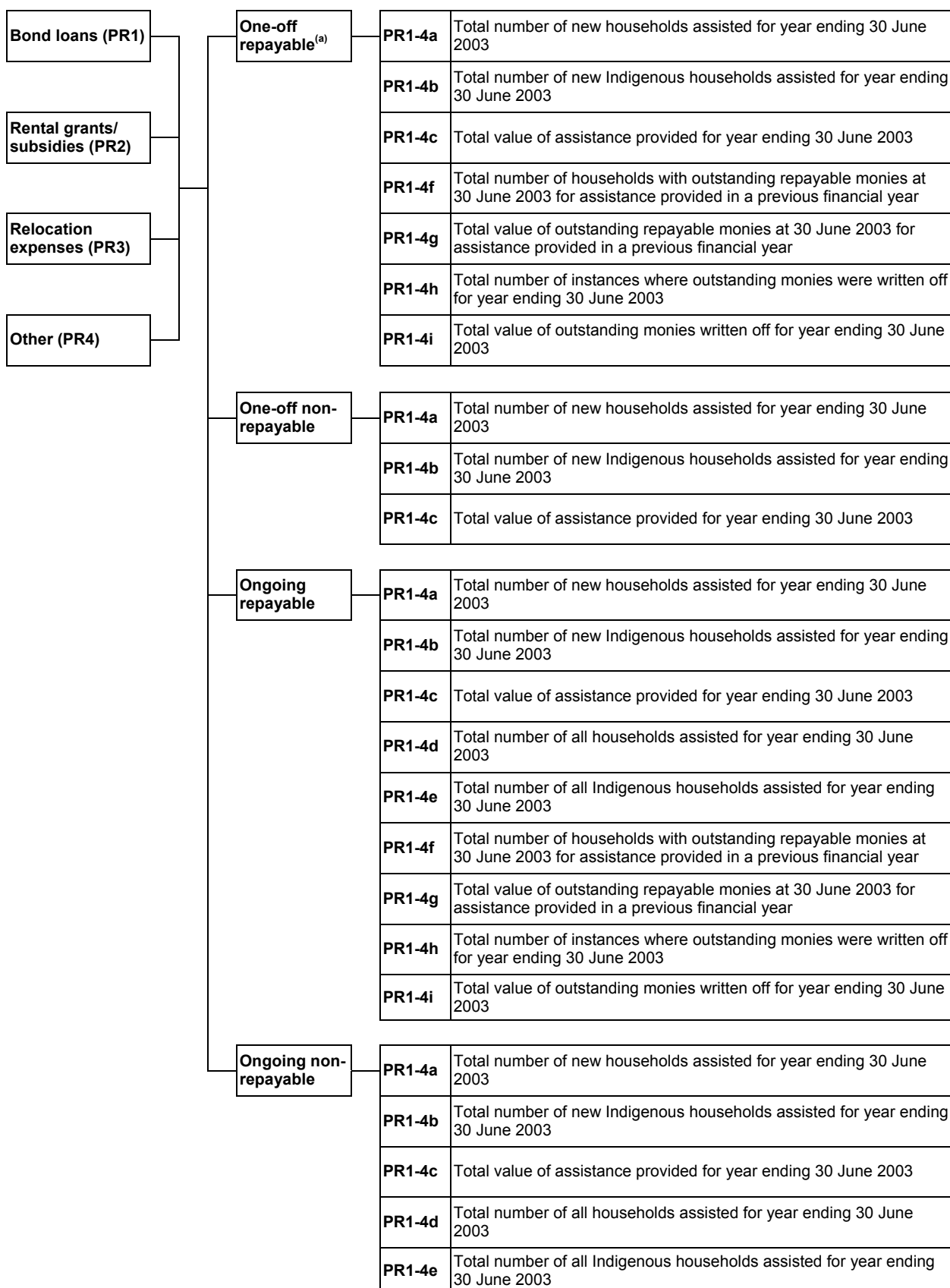
The forms of assistance were defined as:

- **one-off assistance:** 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:** 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 private rent assistance 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 were 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 were to be provided.

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

Figure 2.1: CSHA 2002-03 private rent assistance data collection items



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

3.4 Coverage

1. Reporting about the Indigenous status of new and all households assisted was variable 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.

3.5 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, 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. Due to the sparse coverage of national data in relation to particular program types, please note that not all jurisdictions will be represented when using national totals.
3. The following forms of assistance are not reported as no jurisdiction provides these types of assistance:
 - bond loans: ongoing repayable and ongoing non-repayable
 - rental grants: one-off repayable and ongoing repayable
 - relocation expenses: one-off repayable, ongoing repayable and ongoing non-repayable
 - other (PR4): one-off repayable and ongoing repayable.

4 CSHA 2002–03 private rent assistance data

Table 4.1: Private rent assistance national data, 2002–03

Item	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total ^(a)
Bond loans: One-off repayable									
PR1a	16,756	13,938	17,397	15,359	13,650	3,882	..	655	81,637
PR1b	n.a.	n.a.	1,460	0	609	305	..	147	2,521
PR1c	14,753	8,046	10,981	6,121	7,086	1,203	..	428	48,618
PR1f	n.a.	n.a.	13,320	19,281	11,994	4,814	..	486	49,895
PR1g	n.a.	57,826	4,286	4,475	5,878	1,045	..	460	73,970
PR1h	n.a.	n.a.	4,596	1,934	n.a.	955	..	4	7,489
PR1i	n.a.	n.a.	1,524	327	n.a.	231	..	1,347	3,428
Bond loans: One-off non-repayable									
PR1a	..	..	..	..	..	..	..	684	684
PR1b	..	..	..	..	..	..	..	n.a.	..
PR1c	..	..	..	..	..	..	..	440	440
Rental grants/subsidies: One-off non-repayable									
PR2a	8,239	26,934	624	..	11,515	750	..	..	48,062
PR2b	n.a.	n.a.	51	..	760	69	..	..	880
PR2c	4,745	5,394	190	..	2,200	107	..	..	12,635

(continued)

Table 4.1 (continued): Private rent assistance national data, 2002-03

Item	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total ^(a)	
Rental grants/subsidies: Ongoing non-repayable										
PR2a	Total number of new households assisted for year ending 30 June 2003 (number)	348	..	47	..	85	0	..	..	480
PR2b	Total number of new Indigenous households assisted for year ending 30 June 2003 (number)	n.a.	..	1	..	2	0	..	..	3
PR2c	Total value of assistance provided for year ending 30 June 2003 (\$'000)	10,537	..	649	..	2,680	0	..	..	13,866
PR2d	Total number of all households assisted for year ending 30 June 2003 (number)	1,660	..	254	..	3,458	0	..	..	5,372
PR2e	Total number of all Indigenous households assisted for year ending 30 June 2003 (number)	n.a.	..	2	..	28	0	..	..	30
Relocation expenses: One-off non-repayable										
PR3a	Total number of new households assisted for year ending 30 June 2003 (number)	73	2,104	..	..	..	148	..	..	2,325
PR3b	Total number of new Indigenous households assisted for year ending 30 June 2003 (number)	n.a.	n.a.	..	..	..	8	..	..	8
PR3c	Total value of assistance provided for year ending 30 June 2003 (number)	171	385	..	..	..	29	..	..	585
Other: One-off non-repayable										
PR4a	Total number of new households assisted for year ending 30 June 2003 (number)	4,660	1,028	..	..	..	4,849	..	..	10,537
PR4b	Total number of new Indigenous households assisted for year ending 30 June 2003 (number)	n.a.	n.a.	..	..	..	145	..	..	145
PR4c	Total value of assistance provided for year ending 30 June 2003 (\$'000)	3,952	235	..	..	..	n.a.	..	..	4,187
Other: Ongoing non-repayable										
PR4a	Total number of new households assisted for year ending 30 June 2003 (number)	..	..	..	..	..	n.a.	..	..	..
PR4b	Total number of new Indigenous households assisted for year ending 30 June 2003 (number)	..	..	..	..	..	n.a.	..	..	..
PR4c	Total value of assistance provided for year ending 30 June 2003 (\$'000)	..	..	..	..	..	n.a.	..	..	..
PR4d	Total number of all households receiving private rental assistance for year ending 30 June 2003 (number)	..	..	..	..	..	n.a.	..	..	..
PR4e	Total number of all Indigenous households receiving private rental assistance for year ending 30 June 2003 (number)	..	..	..	..	..	n.a.	..	..	..

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

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 the approved Renstart (RES) assistance for this financial year. They are not the actual assistance.
	PR1c, PR2c, PR3c, PR4c	PR1c, 2c, 3c, 4c represent the actual expenditure for this financial year.
	PR2a (one-off)	This number includes approved tenant assistance and advance rent in RES.
	PR2a (ongoing)	This number includes the actual number in Special Assistance Subsidy (SAS)
	PR3a	This number includes approved removalist expense, gas connection and electricity connection in RES.
	PR4a	This number includes temporary accommodation assistances in RES.
Vic	PR1a	Bond loans include 13,208 households assisted during 2002–03 through the Bond Assistance Scheme, and 730 households during 2002–03 through the Housing Establishment Fund ((HEF).
	PR1a, PR1c, PR2a, PR2c, PR3a, PR3c, PR4a, PR4c	Includes 13,208 households assisted during 2002–03 through the Bond Assistance Scheme, and a further 30,796 assisted during 2002–03 through the HEF. During 2002–03, \$7.8m was expended on the Bond Assistance Scheme and \$6.3m on HEF.
	PR1b, PR2b, PR3b, PR4b	HEF and Rental Bond systems do not currently capture this household attribute, and thus this information is unavailable.
	PR1f	Information is currently not captured in computer system.
	PR1g	From 1 July 1989 to 20 June 2002 \$41,826,109.00; and bonds issued prior to 1 July 1989 \$16,000,000.00.
	PR1h, PR1i	Not applicable as bond debts are retained. Recovery occurs prior to new assistance being provided. Recoupment of monies is a focus of an information management system redevelopment.
Qld	PR1a	The total number of new households assisted by bond loans for the year ending 30 June 2003 is the number of bond loans paid to the Rental Tenancies Authority.
	PR1h & PR1i	The total number and value of write offs for the year ending 30 June 2003 only incorporated write offs from 1 February 2003 to 30 June 2003. Before the date specified, no accounts were able to be written off within the department's computer system.
	PR2a	The total number of new households assisted by the Rental Grants program for the year ending 30 June 2003 is the number of rental grants paid to the agent/lessor.
	PR2a	The total number of new households assisted for year ending 30 June 2003, rental grants/subsidies included Rental Subsidies 5; Comptons Village 42.
	PR2c	The total value of private rental assistance provided to households for year ending 30 June 2003, rental grants/subsidies included Rental Subsidies \$62,000; Comptons Village \$587,000
	PR2d	The total number of all households receiving private rental assistance for year ending 30 June 2003, rental grants/subsidies included: Rental Subsidies 13; Comptons Village 241.
SA	PR1f & PR1g	The figures reported in 2001–02 for PR1f and PR1g were incorrect. The revised figures for 2001–02 are 11,222 and \$5.367m respectively. The proxy for number of households with repayable outstanding monies is the number of households continuing to reside in a dwelling at 30 June 2003 where they were provided with a bond prior to 2002–03. 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 (ongoing)	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).

5 Outcomes

5.1 Outcome 1: Targeting

Outcome 1 measures the targeting of assistance to those in need. This outcome was measured via a policy audit of the eligibility criteria for all private rent assistance types.

5.1.1 Bond loan

Bond loan programs reported in the 2002–03 private rent assistance data collection are outlined in Table 5.1. The Australian Capital Territory is not included as it did not provide bond loans to new clients as a form of private rent assistance in 2002–03. However, the Rental Bond Loan Scheme was re-introduced in the Australian Capital Territory for the 2003–04 financial year and data on this scheme will be available in the next report.

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 bedrooms \$800, three bedrooms \$900 and four or more bedrooms \$1,200 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 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.
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 2002–03 are reported in Table 5.2. The Australian Capital Territory is not included as it did not provide bond loans to new clients as a form of private rent assistance in 2002–03.

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	568–1,045	390–1,480	✓	301–709	460–995
Asset limits ^(b) (\$)	1,000 (cash assets)	1,300–2,100	2,500 (cash assets)	1,500 (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 Dep't		✓	✓	✓	✓		✓
Citizen or permanent resident of Australia ^(d)	✓	✓	✓	✓		✓	✓
Resident of the relevant state ^(e)	✓		✓	✓	✓	✓	✓
Minimum age (years)	18		18	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 ^(f) (per cent)	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.	✓						

Note: A ✓ 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 \$568 for a single person with no children and up to \$1,045 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 (e.g. 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 2002–03 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 2002–03.

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 Program who began to receive the benefit before 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 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.

Eligibility criteria for rental grants and subsidies during 2002–03 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 2002–03.

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	\$568– \$1,045	✓	\$305– \$678
Cash asset limit	Generally \$1,000		\$2,500		Generally \$1,000
Eligible for public housing; is a current tenant of government rental accommodation; or registered for public housing	✓				
Able to sustain tenancy in private rental market	✓	✓			
Citizen or permanent resident of Australia ^(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)	✓	✓			

Note: ✓ 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 2002–03 private rent assistance data collection are outlined in Table 5.5. Queensland, Western Australia, South Australia, the Australian Capital Territory and the Northern Territory do not appear in Table 5.5 as they did not provide relocation expenses or other one-off forms of assistance to new clients as a form of private rent assistance in 2002–03.

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	Up to a maximum of \$500 towards removal costs. ^(a) Where it is impractical to assist with private rental (e.g. 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.

(a) The Department recently undertook a policy review examining the effectiveness of the private rent assistances. As a result, during 2002–03 the removalist assistance becomes only available to cases with exceptional circumstances and the other relocation one-off assistances ceased to be provided.

Eligibility criteria for relocation expenses and other one-off forms of assistance during 2002–03 are reported in Table 5.6. Queensland, Western Australia, South Australia, the Australian Capital Territory and the Northern Territory do not appear in Table 5.6 as they did not provide relocation expenses or other one-off forms of assistance to new clients as a form of Private Rent Assistance in 2002–03.

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	✓		✓

Note: ✓ 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 in some jurisdictions during 2002–03:

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 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: 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 entitlement is regularly reviewed by the Department.

Eligibility:

- be HIV/AIDS positive
- be eligible for public housing
- meet the 'priority assistance' criteria.

5.2 Outcome 2: Affordability

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

5.2.1 Affordability of specific program types

Table 5.7 reports on the affordability of private rent assistance programs. The Australian Capital Territory does not appear in Table 5.7 as it did not provide private rent assistance to new clients in 2002–03.

Table 5.7: Private Rent Assistance Affordability Policy

Jurisdiction	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	Non-repayable																									
	Relocation expenses	Non-repayable																									
	Other	Non-repayable																									
Vic	Bond loans	Repayment is normally made at the end of the lease from the Residential Tenancies Bond Authority. Client must repay to the Office of Housing any portion of the bond loan paid to the landlord as compensation for rental arrears or damage to the property. Loans made under HEF are repayable on terms negotiated by individual agencies.																									
	Rental grants/subsidies	Non-repayable																									
	Relocation expenses	Non-repayable																									
	Other	Non-repayable																									
Qld	Bond loans	Monthly repayments are calculated according to weekly income and rent paid as follows: Rent per week and monthly repayments																									
		<table border="1"> <thead> <tr> <th>Weekly income</th> <th>\$75/wk</th> <th>\$76–125/wk</th> <th>\$126–175/wk</th> <th>\$176+/wk</th> </tr> </thead> <tbody> <tr> <td>Under \$150</td> <td>\$20/mth</td> <td></td> <td></td> <td></td> </tr> <tr> <td>\$151–250</td> <td>\$20/mth</td> <td>\$20/mth</td> <td></td> <td></td> </tr> <tr> <td>\$251–350</td> <td>\$30/mth</td> <td>\$20/mth</td> <td>\$20/mth</td> <td></td> </tr> <tr> <td>Over \$350</td> <td>\$40/mth</td> <td>\$30/mth</td> <td>\$20/mth</td> <td>\$20/mth</td> </tr> </tbody> </table>	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
	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 rental assistance agency, 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 programs. The Australian Capital Territory does not appear in Table 5.8 as it did not provide private rent assistance to new clients in 2002–03.

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	✓	✓	✓	✓	✓	✓	✓

Note: ✓ 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 overtime, shift allowances and bonuses, before tax instalments. Superannuation and union fees are excluded.
- (f) NT—Excludes War Disability (intermediate).