Private rent assistance 2006–07

Commonwealth State Housing Agreement national data report



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April 2008

Australian Institute of Health and Welfare Canberra

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Symbols and abbreviations

.. not applicable

n.a. not available

\$ Australian dollars

% per cent '000 thousands

Overview of private rent assistance in 2006–07

This section presents a summary of the data reported for the 2006–07 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.

In 2006–07, private rent assistance was provided to 122,062 households in Australia across a range of program types including bond loans, rental grants/subsidies/relief, relocation expenses and other one-off assistance grants. Of these, there were 8,228 Indigenous households.

Of the \$77.4 million spent, about \$46.6 million was provided in bond loans, and \$23.7 million in rental grants, subsidies and relief payments. This compares to \$78.4 million spent in the previous year, \$49.2 million of which was provided in bond loans, and \$23.6 million in rental grants, subsidies and relief payments.

There is considerable variability across jurisdictions in terms of program guidelines and coverage of CSHA private rent assistance. As a result, despite the development and agreement of standard national data definitions, the data derived are less comparable than for the major national programs such as public rental housing and community housing. Nonetheless, the available information provides a valuable resource for understanding the characteristics of these programs across all jurisdictions.

Also, information for all four private rent assistance programs were not provided by all jurisdictions, therefore national totals include only jurisdictions for which data are available.

1 Introduction

This publication is one of a set of six that report on housing assistance provided in 2006–07 under the 2003 Commonwealth State Housing Agreement (CSHA). This report focuses on private rent assistance, presenting a compilation of available data from all jurisdictions.

The remaining five reports in the series are:

- Community housing 2006–07: Commonwealth State Housing Agreement national data report (AIHW 2008a)
- Crisis Accommodation Program 2006–07: Commonwealth State Housing Agreement national data report (AIHW 2008b)
- Home purchase assistance 2006–07: Commonwealth State Housing Agreement national data report (AIHW 2008c)
- Public rental housing 2006–07: Commonwealth State Housing Agreement national data report (AIHW 2008d)
- State owned and managed Indigenous housing 2006–07: Commonwealth State Housing Agreement national data report (AIHW 2008e).

These publications are the eighth set published in the Housing Assistance Data Development Series. The series was initially developed under the 1999 National Housing Data Agreement and the 1999 Agreement on National Indigenous Housing Information to report on the data collections and the associated standards, definitions and classifications under these agreements. Both agreements were renewed for a further 5 years under the 2003 CSHA. Reports are available from <www.aihw.gov.au> for most previous collections.

Related publications in the series include the *National housing assistance data dictionary,* version 3 (AIHW 2006) and *Measuring housing assistance: national data standards developed under the 1999 Commonwealth State Housing Agreement* (AIHW 2004).

This report provides data on the people receiving assistance and the value of the assistance provided by state and territory housing authorities for private rent assistance. It contains all available data collected for national reporting under the 2003 CSHA.

2 CSHA 2006–07 private rent assistance data

2.1 Summary data

Table 1: Private rent assistance summary data, 2006-07

Data it	em	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total ^(a)
	Bond loans: one-off repaya	ble								
PR1a	Total number of new households assisted for year ending 30 June 2007	11,939	10,509	15,117		11,100	2,440	92	425	51,622
PR1b	Total number of new Indigenous households assisted for year ending 30 June 2007	1,138	n.a.	3,651		662	189	n.a.	102	5,742
PR1c	Total value of assistance provided for year ending 30 June 2007 (\$'000)	13,845	7,316	12,631		6,974	1,056	84	393	42,299
PR1f	Total number of households with outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year	n.a.	8,077	12,421		14,203	2,815	55	1,256	38,827
PR1g	Total value of outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year (\$'000)	n.a.	5,310	5,455		7,822	1,110	26	433	20,156
PR1h	Total number of instances where outstanding monies were written off for year ending 30 June 2007	n.a.	n.a.	3,793		n.a.	301	0	9	4,103
PR1i	Total value of outstanding monies written off for year ending 30 June 2007 (\$'000)	n.a.	n.a	1,992		n.a.	9	0	3	2,004
	Bond loans: one-off non-re	payable								
PR1a	Total number of new households assisted for year ending 30 June 2007		721						11	732
PR1b	Total number of new Indigenous households assisted for year ending 30 June 2007		n.a.						2	2
PR1c	Total value of assistance provided for year ending 30 June 2007 (\$'000)		198						6	204

(continued)

Table 1 (continued): Private rent assistance summary data, 2006-07

Data it	em	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total ^(a)
	Bond loans: ongoing repay	able								
PR1a	Total number of new households assisted for year ending 30 June 2007				n.a.					n.a.
PR1b	Total number of new Indigenous households assisted for year ending 30 June 2007				n.a.					n.a.
PR1c	Total value of assistance provided for year ending 30 June 2007 (\$'000)				4,060					4,060
PR1d	Total number of all households assisted for year ending 30 June 2007				7,617					7,617
PR1e	Total number of all Indigenous households assisted for year ending 30 June 2007				n.a.					n.a.
PR1f	Total number of households with outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year				19,153					19,153
PR1g	Total value of outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial year (\$'000)				3,840					3,840
PR1h	Total number of instances where outstanding monies were written off for year ending 30 June 2007				3,261					3,261
PR1i	Total value of outstanding monies written off for year ending 30 June 2007 (\$'000)				468					468
	Rental grants/subsidies/reli	ef: one-off	non-repay	yable						
PR2a	Total number of new households assisted for year ending 30 June 2007	6,307	28,019	1,116		9,173	2,527			47,142
PR2b	Total number of new Indigenous households assisted for year ending 30 June 2007	493	n.a.	248		667	204			1,612
PR2c	Total value of assistance provided for year ending 30 June 2007 (\$'000)	4,706	5,996	389		2,051	478			13,620

(continued)

Table 1 (continued): Private rent assistance summary data, 2006-07

Data it	em	NSW	Vic	Qld	WA	SA	Tas	ACT	NT	Total ^(a)
	Rental grants/subsidies/rel	ief: ongoing	g non-repa	yable						
PR2a	Total number of new households assisted for year ending 30 June 2007	305		3		16				324
PR2b	Total number of new Indigenous households assisted for year ending 30 June 2007	14		n.a.		1				15
PR2c	Total value of assistance provided for year ending 30 June 2007 (\$'000)	9,007		469		556				10,032
PR2d	Total number of all households assisted for year ending 30 June 2007	1,313		118		991				2,422
PR2e	Total number of all Indigenous households assisted for year ending 30 June 2007	31		n.a.		2				33
	Relocation expenses: one-	off non-repa	ayable							
PR3a	Total number of new households assisted for year ending 30 June 2007		2,716				112	85		2,913
PR3b	Total number of new Indigenous households assisted for year ending 30 June 2007		n.a.				7	n.a.		7
PR3c	Total value of assistance provided for year ending 30 June 2007 (\$'000)		467				40	9		516
	Other: one-off non-repayab	ole								
PR4a	Total number of new households assisted for year ending 30 June 2007	4,739	1,042				3,933			9,714
PR4b	Total number of new Indigenous households assisted for year ending 30 June 2007	804	n.a.				46			850
PR4c	Total value of assistance provided for year ending 30 June 2007 (\$'000)	6,179	417				31			6,627

⁽a) May not represent national total as data was not 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

PR2a, PR2b Represents those approved for assistance for the financial year, not the actual assistance. Represents those assisted with a

Special Assistance Subsidy (SAS).

PR2c Represents actual expenditure for the financial year.

PR2d, PR2e Represents those approved for assistance for the financial year, not the actual assistance.

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.

PR4c Represents actual expenditure for the financial year.

Vic Bond loans: one-off repayable

PR1a. PR1c The take-up for bond loans was lower than in previous years due to rising costs and vacancy rates in the private rental

market,

PR1b Information systems do not currently capture this household attribute.

PR1f, PR1g These figures are not comparable to previous years' data.

PR1h, PR1i Outstanding bond debts are not removed from the system. Recovery of bond debts occurs before new assistance is

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.

PR4c Apart from assistance for essential furniture, discretionary assistance is also provided to clients without an income but

eligible for Centrelink payments, such as family violence victims who meet income eligibility but are not asset eligible because of equity in a family home. Payments are also made to applicants without an income and ineligible for Centrelink in

some circumstances, e.g. people on certain types of temporary or bridging visas, sponsored migrants subject to a

2-year waiting period for income, or a young person exiting an Office of Correctional Services.

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

PR2a New households assisted comprised 3 households receiving Compton's Village subsidies.

PR2b, PR2e The application form for the Compton's Village subsidy does not include a question on Indigenous status. The form will not

be amended as the department is discontinuing this product.

PR2d Total households assisted comprised 118 households receiving Compton's Village subsidies.

SA Bond loans: one-off repayable

PR1f, PR1g The proxy number of households with repayable outstanding monies is the number of households continuing to reside in a

dwelling at 30 June 2007 where they were provided with a bond before 2006-07. 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 Other: one-off non-repayable

PR4a Includes 607 units of 'other' financial assistance (Starter Packs) and 3,326 units of non-financial assistance where that was

the primary form of assistance.

PR4c Dollar value relates only to 607 units of 'other' financial assistance.

2.2 Outcome measures

2.2.1 Outcome 1: Targeting

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

Bond loan program entitlement for each jurisdiction is outlined in Table 2.

Eligibility criteria for bond loans during 2006–07 are reported in Table 3.

Table 2: Bond loan entitlement by jurisdiction

Jurisdiction	Bond loan program entitlement
New South Wales	Generally, applicants are provided with up to 75% of the cost of their rental bond, however people in severe financial and housing circumstances may be eligible for additional assistance (e.g. full bond). Tenants leaving public housing due to ineligibility for a further lease at the end of their fixed term lease because they do not meet income and/or asset limits may be assisted with up to 75% of the bond under Rentstart Move.
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 are provided only to individuals in housing crisis.
Queensland	A maximum of 4 weeks' rent as bond is provided.
Western Australia	Bond loan entitlements are 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 3: Bond loan eligibility criteria by jurisdiction

Eligibility criteria	NSW	Vic	Qld	WA	SA	Tas	ACT	NT
Weekly income limit (\$) ^(a)	✓	✓	✓	✓	✓	✓	✓	✓
Asset limits (\$) ^(b)	✓	✓	✓	✓		✓	✓	✓
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 ^(d)	√						√	√
Able to sustain tenancy in private rental market	✓						√	
No outstanding loans/charges from previous tenancies, or debts with Housing Department ^(e)		✓	✓	✓	✓		✓	✓
Citizen or permanent resident of Australia ^(f)	✓	✓	✓	✓		✓	√	✓
Resident of the relevant state ^(g)	✓		✓	✓	✓	✓	✓	✓
Minimum age (years) ^(h)	18		18	16		16	16	16
Must <u>not</u> live in premises for which bond loan is required ⁽ⁱ⁾	✓		✓	✓				
Accommodation is affordable— rent must not exceed specified proportion of total gross weekly income (per cent) ⁽ⁱ⁾	50	55	60	60	50	✓	40	60
Property is not in excess of reasonable family needs						✓		
Property must be located in the relevant state	✓		✓	✓	✓	✓	✓	✓
Intend to remain in particular location for up to 12 months	✓							

[✓] Indicates that the requirement is part of the eligibility criteria for the jurisdiction.

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: first adult \$410, first child \$210 (adult plus one child \$620), each additional adult \$140, each additional child \$70. An allowance of \$70 per week (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—\$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-weekly income limit varies according to household size, location (e.g. metropolitan, country or remote) and disability status, ranging from \$430 to \$1,650. South Australia—income limits are based upon a percentage of South Australian average weekly earnings issued by the Australian Bureau of Statistics and varying depending upon the household type. Tasmania—weekly income limit is consistent with Centrelink Health Care Card income eligibility thresholds that are updated regularly. Australian Capital Territoryincome limit is based upon Australian Capital Territory average weekly earnings and household composition. The income limit for a single person is \$1,247 gross per week, for two people the income limit is \$1,558 gross per week and the income limit increases by \$156 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 2007. Northern Territory—weekly income limit range from \$595 to \$1,290.

⁽b) New South Wales—asset limit of \$1,000 (cash assets) with exceptions. Victoria—asset limit is dependent on household composition. The limit is either \$1,300 or \$2,100. Queensland—asset limit is \$2,500 (cash assets) which is the value 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 of \$40,000, applicants must not have liquid assets of \$7,500 or more. Northern Territory—asset limit is \$5,000.

- (c) New South Wales, Victoria, Western Australia—with exceptions (e.g. in Western Australia, marital separation). Queensland—in addition applicants must not own or part-own a caravan, mobile home or live-aboard boat, any of which are permanently connected to normal household utilities. However, if the applicant does not meet these requirements, but is at risk of homelessness, a bond loan may be issued at the discretion of a Senior Housing Officer. Australian Capital Territory—the 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 as for public housing.
- (e) Victoria—some exceptions apply (e.g. this criterion is waived where the applicant is leaving a situation of domestic violence). Australian Capital Territory—the legislation allows for discretion to be exercised so that debt can be ignored for the purposes of determining eligibility.
- (f) New South Wales, Victoria, Queensland, Australian Capital Territory—also include holders of a temporary protection visa. In addition, New South Wales and Queensland include asylum seekers with a bridging visa.
- (g) New South Wales—considers the following applicants: those who live in a New South Wales (NSW) border area such as Albury—Wodonga, Tweed Heads—Coolangatta; who live outside a border town but access medical, educational, or commercial facilities in NSW; who need to move to NSW for specialist medical treatment that is not available in the state in which they are currently living or who need to move to NSW to escape domestic violence, serious harassment or threats of violence.
- (h) New South Wales—will consider applicants who are under 18 if they meet all the general eligibility criteria for public housing, and have their own income. 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) Queensland—this does not apply if the applicant is a resident of a boarding house, aged rental accommodation or supported accommodation and has paid no bond to either the lessor/agent, the service provider/manager or the Residential Tenancies Authority (RTA) before the commencement of the Residential Services (Accommodation) Act 2002, but is now required to pay a rental bond that will be lodged with the RTA following the commencement of the Act.
- (j) Queensland—this limit does not apply if the tenancy is under the *Residential Services (Accommodation) Act 2002* and the weekly rent includes food, personal care and other services. South Australia—the rent must not be greater than the average rent for accommodation in the area and must not be more than 50% of the gross household income. Northern Territory—up to a maximum amount of \$300.

Rental grants, subsidies and relief program entitlements for each jurisdiction are outlined in Table 4. Western Australia, the Australian Capital Territory and the Northern Territory do not appear in Table 4 as they did not provide rental grants, subsidies or relief to new clients as a form of private rent assistance in 2006–07.

Table 4: Rental grants/subsidies/relief entitlements by jurisdiction

Jurisdiction	Rental grants/subsidies/relief program entitlements
New South Wales	Applicants can receive 2 weeks' rent in advance. Applicants may receive up to 4 weeks' rent (non-repayable) for rent arrears if payment will save an otherwise successful tenancy.
Victoria	Housing Establishment Fund (HEF)—ongoing emergency assistance (grants) only to individuals in housing crisis.
Queensland	Rental grant
	Once-only non-repayable grant of 2 weeks' rent to people experiencing housing crisis to meet costs associated with moving into private rental accommodation.
	Rental subsidy
	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.
South Australia	Rental grant (one-off)
	Applicants can receive up to 2 weeks' rent in advance or rent in arrears per instance of assistance but can not exceed 4 weeks' rent payment within a 2-year period.
	Emergency hotel/motel accommodation assistance may be provided to applicants who are in a housing crisis and are unable to access alternative housing options. Up to a maximum of 3 nights emergency hotel/motel accommodation may be provided per instance of assistance.
	Rent relief (ongoing)
	The closure of the Rent Relief and Student Rent Relief Scheme was announced in the South Australian State Budget on 21 September 2006 with no new applications accepted after 3 October 2006. Full and final closure of the program occurred on 5 February 2007 when existing customers received their final assistance payment.
	Before closure of the program, ongoing weekly assistance was 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 before 26 May 2000 and continue to meet eligibility criteria. A maximum of \$25 per week was available (but could be increased to \$50 per week in particularly extenuating circumstances).
Tasmania	Assistance with rent in advance or rent arrears is provided. The amount of assistance provided is usually the minimum required to secure or maintain the tenancy, taking account of the applicant's ability to fund arrangements through their own resources.
	The value of assistance varies from applicant to applicant, and rent arrears are generally only paid where the tenancy will be maintained, i.e. the tenant will not be evicted.

Eligibility criteria for rental grants, subsidies or relief during 2006–07 are reported in Table 5. Western Australia, the Australian Capital Territory and the Northern Territory do not appear in Table 5 as they did not provide rental grants, subsidies or relief to new clients as a form of private rent assistance in 2006–07.

Table 5: Rental grants/subsidies/relief eligibility criteria by jurisdiction

Eligibility criteria	NSW	Vic	Qld	SA	Tas
Weekly income limit (\$) ^(a)	✓	✓	✓	✓	✓
Cash asset limit (\$) ^(b)	✓		✓		
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 ^(c)	✓		✓		✓
Minimum age (years) ^(d)	18		18		16
Applicant spent more than 28 continuous days in a department-approved centre ^(e)			✓		
Discharged prisoner who served at least 12 months in a correctional facility, or discharged patient who has resided in a mental health facility for at least 12 months and the application is made within 3 months of release ^(e)			√		
Current victim of domestic violence ^(e)			✓		
Exiting community-based rent scheme ^(e)			✓		
Must have received/be eligible for a rental bond loan ^(e)			✓		
Reached the top of the public housing waiting 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 ^(f)			✓	✓	
Has not received assistance in last 12 months	✓				✓
Accommodation is affordable; rental cost limits ^(g)	✓	✓	✓	✓	✓
Applicant not occupying public housing ^(h)	✓			✓	✓
Demonstrated severe difficulty in meeting the costs of a tenancy ⁽ⁱ⁾	✓	✓			
Must be enrolled for full-time tertiary study ⁽ⁱ⁾				✓	

[✓] Indicates that the requirement is part of the eligibility criteria for the jurisdiction.

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: first adult \$410, first child \$210 (adult plus one child \$620), each additional adult \$140, each additional child \$70. An allowance of \$70 per week (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). 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. South Australia—rental grant: income limits are based upon a percentage of South Australian average weekly earnings issued by the Australian Bureau of Statistics and vary depending upon the 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). Tasmania—weekly income limit is consistent with Centrelink Health Care Card income eligibility thresholds that are updated regularly.

⁽b) New South Wales—cash asset limit is generally \$1,000. Queensland—cash asset limit is \$2,500. 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) New South Wales—will consider applicants who are under 18 if they meet all the general eligibility criteria for public housing, and have their own income. Queensland—if applicant is under 18 years but is at risk of homelessness, a rental grant may be issued at the discretion of a Senior Housing Officer.
- (e) Queensland—applicant must meet at least one of the conditions marked (e) to receive a rental grant.
- (f) South Australia—applicable to rental grant, rent relief and student rent relief programs.
- (g) New South Wales—rent must not exceed 50% of total weekly income. Queensland—rent must not exceed 60% of total income. However this limit does not apply if the tenancy is under the Residential Services (Accommodation) Act 2002 and the weekly rent includes food, personal care and other services. South Australia—rent grant: the rent must not be greater than the average rent for accommodation in the area and must not be more than 50% of the gross household income. Rent relief/student rent relief: must be paying a minimum of 40% of income on rent but no more than 75%.
- (h) 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; or 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. South Australia—applicant not occupying or intending to occupy public housing. Applicable to rental grant, rent relief and student rent relief programs.
- (i) Victoria—the Housing Establishment Fund 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 begin tertiary studies if they have changed courses.

Relocation expenses and other one-off forms of assistance grants program entitlements for each jurisdiction are outlined in Table 6. Queensland, Western Australia, South Australia and the Northern Territory do not appear in Table 6 as they did not provide relocation expenses or other one-off forms of assistance grants to new clients as a form of private rent assistance in 2006–07.

Table 6: Relocation expenses and other one-off forms of assistance grants entitlements by jurisdiction

Jurisdiction	Relocation expenses and other one-off forms of assistance grants program entitlements
New South Wales	Where it is impractical to assist with private rental (e.g. applicant facing imminent homelessness), up to 4 weeks' rent is paid for lower cost accommodation such as refuges, caravan parks and motels (once in any 12-month period). Removalist costs are no longer available as other agencies provide this service.
Victoria	Housing Establishment Fund 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 are financial assistance including removals assistance up to equivalent of four weeks rent, and non-financial assistance including 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 grants during 2006–07 are reported in Table 7. Queensland, Western Australia, South Australia and the Northern Territory do not appear in Table 7 as they did not provide relocation expenses or other one-off forms of assistance grants to new clients as a form of private rent assistance in 2006–07.

Table 7: Relocation expenses and other one-off forms of assistance grants eligibility criteria by jurisdiction

Eligibility criteria	NSW	Vic	Tas	ACT
Weekly income limit (\$) ^(a)	✓	✓	✓	✓
Cash asset limit (\$) ^(b)	✓		✓	✓
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 ^(c)	✓		✓	✓
Minimum age (years) ^(d)	18		16	16
Applicant not occupying public housing	✓		✓	✓

[✓] Indicates that the requirement is 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: first adult \$410, first child \$210 (adult plus one child \$620), each additional adult \$140, each additional child \$70. An allowance of \$70 per week (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—weekly income limit is consistent with Centrelink Health Care Card income eligibility thresholds that are updated regularly. Australian Capital Territory—income limit is based upon Australian Capital Territory average weekly earnings and household composition. The income limit for a single person is \$1,247 gross per week, for two people the income limit is \$1,558 gross per week and the income limit increases by \$156 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 2007.

⁽b) New South Wales—cash asset limit is a maximum of \$1,000. Tasmania—cash asset limit is the amount determined to be insufficient for the applicant to assist self. Australian Capital Territory—cash asset limit is \$7,500.

⁽c) New South Wales—applicants will also be considered who live in a New South Wales (NSW) border area such as Albury–Wodonga, Tweed Heads–Coolangatta; live outside a border town but access medical, educational, or commercial facilities in NSW; need to move to NSW for specialist medical treatment that is not available in the state in which they are currently living; or need to move to NSW to escape domestic violence, serious harassment or threats of violence.

⁽d) New South Wales—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 2006–07.

New South Wales: Special Assistance Subsidy – Disability (SAS-D)

This subsidy is available for people with a disability who are approved for priority housing or have reached their turn on the Housing Register while they wait for a suitable Housing NSW dwelling. The amount of rent a client pays is similar to the amount they would pay as a public housing tenant. Housing NSW 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 Housing NSW.

New South Wales: Special Assistance Subsidy – Special (SAS-S)

This subsidy is available for people living with HIV/AIDS who are approved for priority housing or meet priority housing criteria. Clients approved for SAS-S may choose to receive the subsidy while they wait for a suitable Housing NSW dwelling or as their longer-term housing option. The amount of rent a client pays is similar to the amount they would pay as a public housing tenant. Housing NSW 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 Housing NSW.

2.2.2 Outcome 2: Affordability

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

Table 8 reports on the affordability of private rent assistance programs.

Table 8: Private rent assistance affordability policy

	Subprogram type	Percentage of income	on repayments for	private rent as	ssistance					
NSW	Bond loans	Housing NSW's contribution to the bond is repayable at the end of the lease, I portion payable to the landlord.								
	Rental grants/subsidies/relief	Non-repayable								
	Relocation expenses	Non-repayable								
	Other	Non-repayable								
Vic	Bond loans	Repayment is normally Bond Authority. Client maid to the landlord as c	nust repay to the Offi	ce of Housing a	any portion of the	bond loan				
	Rental grants/subsidies/ relief	Non-repayable. However, loans made under the Housing Establishment Fund 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 accordin	g to weekly inc	ome and rent paid	d as follows:				
		Weekly rent paid								
		Weekly income	\$75	\$76–125	\$126–175	\$176+				
		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 fla	at 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 Housing SA 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, non-government organis				sistance				
	Rental grants/subsidies/ relief	Non-repayable								
	Relocation expenses	Non-repayable								
	Other	Non-repayable								
ACT	Bond loan	Repayable at no less that 4 months. Loan period is termination of the tenant	s not to exceed 24 m	onths. Loan is						
	Rental grants/subsidies/ relief	A grant of \$100 is provioup housing costs such a		•		t with start-				
NT	Bond loan	The applicant pays a mi	nimum of 7% of aros	e accoccablo i	acomo or \$10 por	wook				

Table 9 reports on the income sources that jurisdictions consider when determining income for the purpose of private rent assistance program eligibility.

Table 9: Jurisdictional definition of assessable income

Income source/type	Now		0.1	1444		_	407	
included	NSW	Vic	Qld	WA	SA	Tas	ACT	NT
Liquid asset, investment, interest earnings	✓	✓	√	✓	✓	√	✓	✓
Centrelink payments ^(a)	✓	✓	✓	✓	✓	✓	✓	✓
Child maintenance payments ^(b)	✓	✓	✓	✓	✓	✓	✓	✓
Community development employment projects ^(c)	✓	√	✓	✓			✓	✓
Defence Force reserve payments	✓	✓	✓	✓			✓	
Gross wages ^(d)	✓	✓	✓	✓	✓	✓	✓	✓
Net profits for self- employed	✓	✓	✓	✓	✓	✓	✓	✓
Overseas income	✓	✓	✓	✓	✓	✓	✓	✓
Superannuation payments	✓	✓	√	✓	✓	✓	✓	✓
Veterans' Affairs Pension	✓	✓	✓	✓	✓	✓	✓	✓
War Disability Pension ^(e)	✓		✓	✓	✓			✓
Workcover and other compensation payments ^(f)	✓	✓	√	√	√	✓	✓	√

[✓] Indicates that the income source is included in the definition of assessable income for the jurisdiction.

- (b) Northern Territory—excludes payments made from payer's assessable income. Australian Capital Territory—assessable income is reduced by the amount of maintenance paid.
- (c) Aboriginal community project paid by Aboriginal and Torres Strait Islander Commission (which has subsequently been abolished). Australian Capital Territory—currently there are no community development projects in the Australian Capital Territory. However, this income, if received, would be assessable.
- (d) Includes 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.
- (e) Northern Territory— excludes disability component. Australian Capital Territory—excludes disability pensions, payments or allowances paid under the Veterans' Entitlements Act 1986.
- (f) 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.

⁽a) New South Wales—includes income support payments and excludes allowances and payments made for specific purposes such as:
Attendant Allowance, Fares Allowance, Fostering and Boarding Out Allowance, Funeral Benefits, Pension Basic Supplement, Jury
attendance or court appearances, Legacy Allowances, Overseas Restitution Payment, Pension Basic Supplement, Pension Bonus Scheme,
Pharmaceutical Allowance, Remote Area Allowance, study grants (component other than living only), Telephone Allowance, Travel and
Sustenance Allowance, Utilities Allowance. Victoria—excludes Family Tax Benefit. Includes Blind Pension, New Employment Incentive
Scheme, Sheltered Workshop/Employment, Youth Allowance for persons 18 years and over. South Australia—includes Family Tax Benefit
(Part A): only amounts above the base rate, Blind Pension, Fostering and Boarding Out Allowance, Rehabilitation, Sheltered
Workshop/Employment, Youth Disability. Northern Territory—excludes carer payments, Austudy gross of Austudy Supplement Loan,
payments to those 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.

3 General notes

3.1 Scope

Variation exists between jurisdictions regarding the types of private rent assistance offered. Table 10 outlines the coverage for each jurisdiction.

Table 10: Program coverage by jurisdiction, Commonwealth State Housing Agreement (CSHA) private rent assistance, 2006–07

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

Note: 'Current' represents programs that were accepting new clients for the year ending 30 June 2007. 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.

3.2 Coverage

States and territories were unable to provide all of the data requested for this collection in keeping with the definitions of the *National housing assistance data dictionary, version 3* (AIHW 2006) and specifications agreed to in the *CSHA private rent assistance data manual* 2006–07 (AIHW 2007).

The following forms of assistance are not reported by any jurisdiction:

- bond loans (PR1): ongoing non-repayable
- rental grants/subsidies/relief (PR2): one-off repayable and ongoing repayable
- relocation expenses (PR3): one-off repayable, ongoing repayable and ongoing non-repayable
- other one-off assistance grants (PR4): one-off repayable, ongoing repayable and ongoing non-repayable.

Reporting on the Indigenous status of new and all households assisted was variable because of data availability issues. Data on Indigenous recipients of private rent assistance were not available for the following current assistance program types in the following jurisdictions (Table 11). See footnotes at Table 1 for details.

Table 11: No Indigenous identification in current assistance programs by form of assistance, by jurisdiction, Commonwealth State Housing Agreement (CSHA) private rent assistance, 2006–07

Victoria

Bond loans-One-off repayable

PR1b Total number of new Indigenous households assisted for year ending 30 June 2007

Bond loans-One-off non-repayable

PR1b Total number of new Indigenous households assisted for year ending 30 June 2007

Rental grants/subsidies/relief—One-off non-repayable

PR2b Total number of new Indigenous households assisted for year ending 30 June 2007

Relocation expenses—One-off non-repayable

PR3b Total number of new Indigenous households assisted for year ending 30 June 2007

Other one-off assistance grants-One-off non-repayable

PR4b Total number of new Indigenous households assisted for year ending 30 June 2007

Queensland

Rental grants/subsidies/relief—Ongoing non-repayable

PR2b Total number of new Indigenous households assisted for year ending 30 June 2007

PR2e Total number of all Indigenous households assisted for year ending 30 June 2007

Western Australia

Bond loans—Ongoing repayable

PR1b Total number of new Indigenous households assisted for year ending 30 June 2007

PR1e Total number of all Indigenous households assisted for year ending 30 June 2007

Australian Capital Territory

Bond loans-One-off repayable

PR1b Total number of new Indigenous households assisted for year ending 30 June 2007

Relocation expenses—One-off non-repayable

PR3b Total number of new Indigenous households assisted for year ending 30 June 2007

3.3 Reporting structure

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

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 2006–07 private rent assistance collection allows data for each assistance program type to be reported according to the form of assistance provided.

The forms of assistance were defined as:

- **One-off assistance** refers to assistance that aims to meet a specific event, such as 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 only one-off repayable, only data items for this form of assistance were required to be provided. If bond loans were both one-off repayable and an ongoing repayable, the relevant data items for each form of assistance were provided.

The data items collected for each form of assistance are outlined in Figure 1.

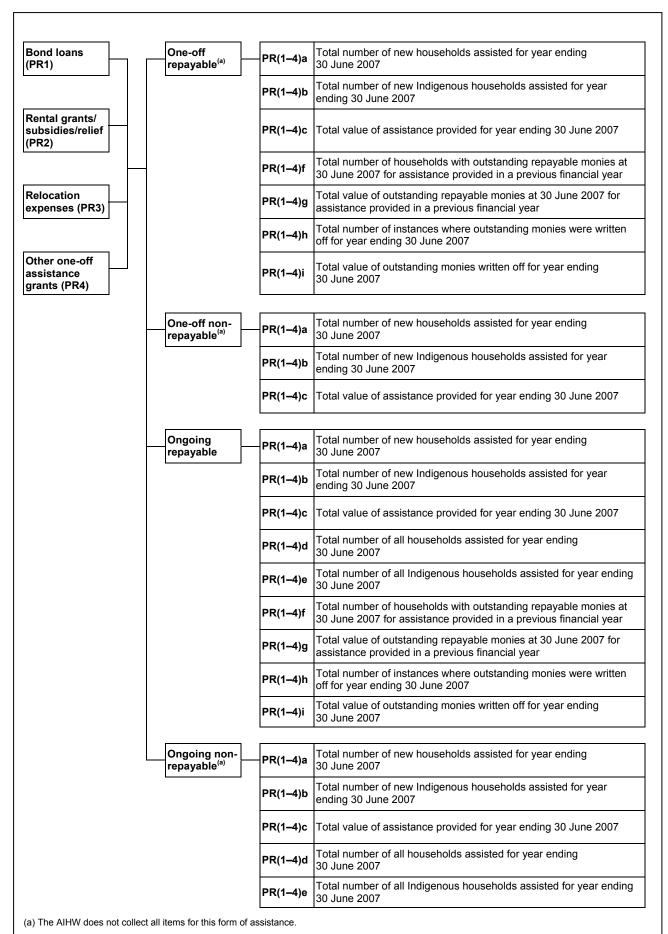


Figure 1: Commonwealth State Housing Agreement (CSHA) private rent assistance data collection items, 2006–07

3.4 Data definitions

The *National housing assistance data dictionary, version 3* (AIHW 2006) was the authoritative source of data definitions and standards for this collection.

Further details of the specific items in this national collection are available from the *CSHA* private rent assistance data manual 2006–07 (AIHW 2007). Copies of the data manual are available from the contact officer for this publication.

3.5 Terminology

Household

A group of two or more related or unrelated people who usually reside in the same dwelling, and who make common provision for food and other essentials for living. Or a person who usually resides in a dwelling and makes provision for his or her own food and essentials for living, without combining with any other person.

Indigenous household

A household that contains one or more Indigenous people.

Instances of assistance

The number of times a household receives a one-off assistance grant or receives assistance through an 'ongoing' assistance type, such as a loan. 'Ongoing' assistance is counted as one instance of assistance in the financial year for each program type where assistance is provided.

Outstanding monies

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

Outstanding monies written-off

Monies outstanding that cannot be recovered or where a decision has been made not to pursue the recovery of the outstanding amount.

3.6 Data qualifications

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

1. Where a jurisdiction offers multiple forms of assistance for an assistance program, a household may be counted more than once. For example, if a jurisdiction offers both one-off 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 is therefore the proxy for the number of households assisted.
- 2. National totals are calculated using only those states and territories where information is available. Due to the sparse coverage of national data in relation to particular assistance program types, not all jurisdictions will be represented in the national totals.

3.7 List of data items

Bond loans—one-off repayable

PR1b Total number of new Indigenous households assisted for year ending 30 June 2007

PR1c Total value of assistance provided for year ending 30 June 2007

PR1f Total number of households with outstanding repayable monies at 30 June 2007 for assistance provided in a

previous financial year

PR1g Total value of outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial

year

PR1h Total number of instances where outstanding monies were written-off for year ending 30 June 2007

PR1i Total value of outstanding monies written-off for year ending 30 June 2007

Bond loans-one-off non-repayable

PR1a Total number of new households assisted for year ending 30 June 2007

PR1b Total number of new Indigenous households assisted for year ending 30 June 2007

PR1c Total value of assistance provided for year ending 30 June 2007

Bond loans—ongoing non-repayable

PR1a Total number of new households assisted for year ending 30 June 2007

PR1b Total number of new Indigenous households assisted for year ending 30 June 2007

PR1c Total value of assistance provided for year ending 30 June 2007

PR1d Total number of all households assisted for year ending 30 June 2007

PR1e Total number of all Indigenous households assisted for year ending 30 June 2007

PR1f Total number of households with outstanding repayable monies at 30 June 2007 for assistance provided in a

previous financial year

PR1g Total value of outstanding repayable monies at 30 June 2007 for assistance provided in a previous financial

yea

PR1h Total number of instances where outstanding monies were written-off for year ending 30 June 2007

PR1i Total value of outstanding monies written-off for year ending 30 June 2007

Rental grants/subsidies/relief—one-off non-repayable

PR2a Total number of new households assisted for year ending 30 June 2007

PR2b Total number of new Indigenous households assisted for year ending 30 June 2007

PR2c Total value of assistance provided for year ending 30 June 2007

Rental grants/subsidies/relief—ongoing non-repayable

PR2a Total number of new households assisted for year ending 30 June 2007

PR2b Total number of new Indigenous households assisted for year ending 30 June 2007

PR2c Total value of assistance provided for year ending 30 June 2007

PR2d Total number of all households assisted for year ending 30 June 2007

PR2e Total number of all Indigenous households receiving private rental assistance for year ending 30 June 2007

Relocation expenses—one-off non-repayable

PR3a Total number of new households assisted for year ending 30 June 2007

PR3b Total number of new Indigenous households assisted for year ending 30 June 2007

PR3c Total value of assistance provided for year ending 30 June 2007

Other one-off assistance grants—one-off non-repayable

PR4a Total number of new households assisted for year ending 30 June 2007

PR4b Total number of new Indigenous households assisted for year ending 30 June 2007

PR4c Total value of assistance provided for year ending 30 June 2007

3.8 Changes to the 2006-07 data collection

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

References

AIHW 2004. Measuring housing assistance: national data standards developed under the 1999 Commonwealth State Housing Agreement. Cat. no. HOU 111. Canberra: AIHW.

AIHW 2006. National housing assistance data dictionary, version 3. Housing assistance data development series. Cat. no. HOU 147. Canberra: AIHW.

AIHW 2007. Commonwealth State Housing Agreement (CSHA) private rent assistance data manual 2006–07. Canberra: AIHW.

AIHW 2008a. Community housing 2006–07: Commonwealth State Housing Agreement national data report. Housing assistance data development series. Cat. no. HOU 172. Canberra: AIHW.

AIHW 2008b. Crisis Accommodation Program 2006–07: Commonwealth State Housing Agreement national data report. Housing assistance data development series. Cat. no. HOU 174. Canberra: AIHW.

AIHW 2008c. Home purchase assistance 2006–07: Commonwealth State Housing Agreement national data report. Housing assistance data development series. Cat. no. HOU 176. Canberra: AIHW.

AIHW 2008d. Public rental housing 2006–07: Commonwealth State Housing Agreement national data report. Housing assistance data development series. Cat. no. HOU 170. Canberra: AIHW.

AIHW 2008e. State owned and managed Indigenous housing 2006–07: Commonwealth State Housing Agreement national data report. Housing assistance data development series. Cat. no. HOU 171. Canberra: AIHW.

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