

# Home Purchase Assistance Collection, 2014-15; Quality Statement

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## Identifying and definitional attributes

Metadata item type:	Data Quality Statement
METEOR identifier:	627457
Registration status:	<a href="#">AIHW Data Quality Statements</a> , Superseded 24/05/2017

## Data quality

### Data quality statement summary:

#### Summary

All states and territories provide the Australian Institute of Health and Welfare (AIHW) with Home Purchase Assistance (HPA) data from their administrative systems.

Care should be taken when comparing data across jurisdictions, given differences in the types of HPA programs run and differences in the broader jurisdictional housing systems.

Care should also be taken when comparing data across time due to changes in the underlying HPA programs and how they are classified.

All states and territories provide HPA and maintain administrative data sets about these programs. These data sets are provided annually to the AIHW. This collection contains data about HPA received during the 2014-15 financial year and repayable forms of HPA provided prior to the 2014-15 financial year for which monies remain outstanding at the commencement of the 2014-15 financial year.

### Institutional environment:

The AIHW is a major national agency set up by the Australian Government under the [Australian Institute of Health and Welfare Act 1987](#) to provide reliable, regular and relevant information and statistics on Australia's health and welfare. It is an independent corporate Commonwealth entity established in 1987, governed by a [management Board](#), and accountable to the Australian Parliament through the Health portfolio.

The AIHW aims to improve the health and wellbeing of Australians through better health and welfare information and statistics. It collects and reports information on a wide range of topics and issues, ranging from health and welfare expenditure, hospitals, disease and injury, and mental health, to ageing, homelessness, disability and child protection.

The Institute also plays a role in developing and maintaining national metadata standards. This work contributes to improving the quality and consistency of national health and welfare statistics. The Institute works closely with governments and non-government organisations to achieve greater adherence to these standards in administrative data collections to promote national consistency and comparability of data and reporting.

One of the main functions of the AIHW is to work with the states and territories to improve the quality of administrative data and, where possible, to compile national data sets based on data from each jurisdiction, to analyse these data sets and disseminate information and statistics.

The [Australian Institute of Health and Welfare Act 1987](#), in conjunction with compliance to the [Privacy Act 1988](#), (Commonwealth of Australia) ensures that the data collections managed by the AIHW are kept securely and under the strictest conditions with respect to privacy and confidentiality.

For further information see the AIHW website [www.aihw.gov.au](http://www.aihw.gov.au)

The AIHW receives, compiles, edits and verifies the data in collaboration with jurisdictions. The finalised data sets are signed off by the jurisdictions and used by the AIHW for reporting and analysis.

<b>Timeliness:</b>	The reference period for the HPA data collection is based on the financial year (ending 30 June). Data are collected and published annually. The specific reference period for these data is 2014-15.
<b>Accessibility:</b>	<p>Annual data are reported in <a href="#">Housing Assistance in Australia 2016</a>, which is available publicly on the AIHW website.</p> <p>Users can request additional disaggregations of data which are not available online or in reports (subject to jurisdiction approval) via the AIHW's online data request system at <a href="https://datarequest.aihw.gov.au/_layouts/AdHocDataRequest/LodgeRequest.aspx/">https://datarequest.aihw.gov.au/_layouts/AdHocDataRequest/LodgeRequest.aspx/</a>. Requests that take longer than half an hour to compile are charged for on a cost-recovery basis. General enquiries about AIHW publications can be made to the Digital and Media Communications Unit on (02) 6244 1026 or via email to <a href="mailto:info@aihw.gov.au">info@aihw.gov.au</a>.</p>
<b>Interpretability:</b>	Detailed metadata and definitions relating to this data source can be found in the Data Set Specifications, which can be downloaded from the AIHW website at <a href="/content/index.phtml/itemId/181162">/content/index.phtml/itemId/181162</a> , and in the National Housing and Homelessness Data Dictionary, which can be downloaded from the AIHW website at <a href="http://www.aihw.gov.au/publication-detail/?id=60129543695">http://www.aihw.gov.au/publication-detail/?id=60129543695</a> . Supplementary information can be found in the HPA Data Collection Manual, which is available upon request from the AIHW at <a href="mailto:housing@aihw.gov.au">housing@aihw.gov.au</a> .
<b>Relevance:</b>	The data collected are an administrative by-product of the management of HPA programs administered by the jurisdictions and conform well in terms of scope, coverage and reference period.

HPA for the purpose of this collection relates to the provision of financial assistance to enable households to improve their access to home ownership and includes:

- Direct lending (including government loans, shared equity loans and bridging loans)
- Deposit assistance
- Interest rate assistance
- Mortgage relief
- Other assistance grants.

It excludes:

- Non-financial assistance, e.g. home purchase advisory and counselling services
- Home renovation/maintenance services
- Sale to tenant programs.

In-scope households are those that received HPA assistance in the 2014-15 financial year, as well as those that received repayable forms of HPA provided prior to the 2014-15 financial year for which monies remain outstanding at the commencement of the 2014-15 financial year.

**Accuracy:**

There are known accuracy issues with the data collected:

- The administrative data sets from which this collection is drawn have inaccuracies to varying degrees including missing data and data coding or recording errors.
- Not all jurisdictions collect all data items as per data specifications.
- Households may be counted multiple times within this collection. Some households received multiple types of home purchase assistance. These households are counted for each type of assistance received.
- Collection of Indigenous status of the household is not mandatory within the HPA collection. Approximately 20 per cent of all households recorded in the 2014-15 collection had an unknown Indigenous status. As a result, caution should be taken when interpreting data relating to Indigenous people.

Specific State/Territory issues:

**Tasmania**

- Tasmania offers a program called 'Home Share' which is a shared equity loan program for households with low to moderate income. The data for this scheme has been classified by Tasmania as 'other assistance grants' rather than 'direct lending'.

**Western Australia**

- A larger number of households have identified themselves as Indigenous than in previous years, reflecting better quality data for the 2014-15 reporting period than in previous reporting periods.

**Coherence:**

Differences in the data collected, including which records are included or excluded from a calculation in different jurisdictions, affect the coherence of the output and ability to make comparisons between jurisdictions.

Coherence over time has also been affected by changes in how HPA is reported. For example, Home Purchase Advisory and Counselling Services have been excluded from the collection since 2009-10, meaning comparisons with years prior to 2010-11 should be undertaken with caution.

Specific State/Territory issues:

**New South Wales**

- Programs have been closed for new entrants. Thus, overall numbers are expected to decrease over time.

**Victoria**

- The recent decline in the number of households assisted is attributable to the direct lending program no longer being offered to new applicants since November 1996.

**South Australia**

- From February 2014, changes were made to HomeStart Advantage Loan product with the aim of delivering interest rate assistance to more households. These changes resulted in significant increases in the total number of instances where interest rate assistance was provided and the total value of interest rate assistance provided.
- The changes to the HomeStart Advantage Loan product were also related to an increase in direct lending dollars, a decline in households receiving direct lending assistance, but an increase in new households with direct lending experience.

**Tasmania**

- In May 2014, the Home Share scheme was relaunched with revised eligibility criteria: asset and income limits were increased to make the scheme more available to moderate income earners. Home Share also became available to public housing tenants who could afford a loan. These changes to the Home Share scheme resulted in significant increases to both the total

number of households assisted and the total number of households assisted and the total number of households receiving 'other' assistance.

### Northern Territory

Caution is advised when comparing data for 2014-15 with that of previous years. Data may not be directly comparable with previous years due to:

- A new loan product introduced by the NT government. Through this arrangement, the People's Credit Union (PCCU) lend the first 80 per cent of the purchase and the NT government provides a 17.5 per cent deposit loan.
- The above combined with continued levels of loans being repaid through property sales/re-finances, resulted in a net reduction in the number of households assisted.

### Western Australia

- From the 2011-12 collection period, there was a significant change in how data were collected. WA data from previous years is thus not directly comparable to data from 2011-12 and onwards.
- From the 2011-12 collection, 'Other' assistance reflected waived mortgage insurance on direct lending. Prior to the 2011-12 collection, 'Other' assistance reflected loans that funded the state's share of equity in shared equity dwellings.
- From the 2011-12 collection, the number of households assisted through direct lending reflects both households that were issued loans in the 2011-12 financial year and households that were issued loans in a previous financial year that had outstanding balances on that assistance. Prior to the 2011-12 collection, only households that were issued loans within the current financial year were reported.
- From 2011-12, households with current loans issued before October 2009 with a relatively low variable interest rate are reported as having received direct lending assistance. Prior to 2011-12, these households were reported as having received interest rate assistance.
- Increase in construction lending which includes ongoing payments from 2013-14 and new settlements in 2014-15 contributed to an increase in the total value of new assistance to households receiving direct lending assistance type.

### Australian Capital Territory

- ACT's direct lending assistance (home buyer program) ceased in 1996, and is closed to new entrants. Households, that previously received direct lending assistance, have since received assistance under the deferred assistance scheme and the mortgage relief scheme. These households have outstanding amounts as of 30 June 2015. Trends are thus expected to decrease over time because fewer households will be receiving assistance since the cessation of direct lending assistance.

## Source and reference attributes

**Submitting organisation:** Australian Institute of Health and Welfare

## Relational attributes

**Related metadata references:** Supersedes [Home purchase assistance 2013-14 Data Quality Statement](#)  
[AIHW Data Quality Statements](#), Superseded 31/05/2016

Has been superseded by [Home Purchase Assistance Collection, 2015-16; Quality Statement](#)  
[AIHW Data Quality Statements](#), Superseded 06/06/2018