

# Home Purchase Assistance Collection, 2015–16; Quality Statement

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# Home Purchase Assistance Collection, 2015–16; Quality Statement

## Identifying and definitional attributes

<b>Metadata item type:</b>	Data Quality Statement
<b>METEOR identifier:</b>	662616
<b>Registration status:</b>	<a href="#">AIHW Data Quality Statements</a> , Superseded 06/06/2018

## Data quality

### Data quality statement summary:

### Description

States and territories provide financial assistance to households to improve their access to home ownership through a number of programs and maintain administrative data sets about these programs. Extracts of these data sets are provided annually to the Australian Institute of Health and Welfare (AIHW).

The Home Purchase Assistance (HPA) programs offered by the states and territories are:

- direct lending (Queensland, Western Australia, South Australia and the Northern Territory and formerly by New South Wales, Victoria and the Australian Capital Territory)
- deposit assistance (Western Australia and Tasmania and formerly by Queensland)
- interest rate assistance (South Australia)
- mortgage relief (Victoria, Queensland and the Australian Capital Territory and formerly New South Wales)
- other assistance grants (Tasmania and the Northern Territory).

Data include the number of households that received HPA during the 2015–16 financial year and repayable forms of HPA received prior to the 2015–16 financial year for which monies remain outstanding at the commencement of the 2015–16 financial year. Data are also reported for the value of HPA received during the 2015–16 financial year.

### Summary

- The data collected are an administrative by-product of the management of HPA programs delivered by states and territories and conform well in terms of scope, coverage and reference period.
- Care should be taken when comparing data across states and territories, given differences in the types of HPA programs and differences in the broader state and territory 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.

<b>Institutional environment:</b>	<p>The Australian Institute of Health and Welfare (AIHW) is a major national agency set up by the Australian Government under the <a href="#">Australian Institute of Health and Welfare Act 1987</a> 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 <a href="#">management Board</a>, and accountable to the Australian Parliament through the Health portfolio.</p> <p>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.</p> <p>The AIHW 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.</p> <p>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 state and territory, to analyse these data sets and disseminate information and statistics.</p> <p>The <a href="#">Australian Institute of Health and Welfare Act 1987</a>, in conjunction with compliance to the <a href="#">Privacy Act 1988</a>, (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.</p> <p>For further information see the AIHW website <a href="http://www.aihw.gov.au">www.aihw.gov.au</a>.</p> <p>The AIHW receives, compiles, edits and verifies the data in collaboration with states and territories. The finalised data sets are signed off by the states and territories and used by the AIHW for reporting and analysis.</p>
<b>Timeliness:</b>	<p>The reference period for the HPA data collection is based on the financial year (ending 30 June). The specific reference period for these data is 2015–16.</p>
<b>Accessibility:</b>	<p>Data are reported in the AIHW's annual <a href="#">Housing assistance in Australia</a> reports.</p> <p>Users can request additional disaggregation of data which are not available online or in reports (subject to the AIHW's confidentiality policy and state and territory approval) via the AIHW's online data request system at <a href="https://datarequest.aihw.gov.au">https://datarequest.aihw.gov.au</a>. Depending on the nature of the request, requests for access to unpublished data may also incur costs or require approval from the AIHW Ethics Committee.</p> <p>General enquiries about AIHW publications can be made to the Digital &amp; 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>	<p>Metadata and definitions relating to this data source can be found in the <a href="#">National housing and homelessness data dictionary</a> (AIHW Cat no. HOU269).</p> <p>Supplementary information can be found in the housing collection data manuals which are available upon request.</p>

**Relevance:**

The data collected are an administrative by-product of the management of HPA programs run by the states and territories 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 and
- 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 2015–16 financial year, as well as those that received repayable forms of HPA provided prior to the 2015–16 financial year for which monies remain outstanding at the commencement of the 2015–16 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 states and territories collect all data items.
- 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.
- Information about Indigenous status of the household is not collected for some programs within the HPA collection. Approximately 17% of all households recorded in the 2015–16 collection had an unknown Indigenous status. As a result, caution should be taken when interpreting data relating to Indigenous people.

*State- and territory-specific issues:*

**New South Wales**

- Assistance has not been offered to new applicants since 2012. All data relate to households for which monies remained outstanding at the commencement of the 2015–16 financial year.
- Indigenous status of the household is undercounted as it is not collected for some programs. If the programs are no longer offered to new applicants, the data are not updated to reflect the current household status.

**Victoria**

- No new instances of mortgage relief were provided in 2015–16.

**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' because it also offers assistance with fees and maintenance.

**Coherence:**

Differences in the data collected, including which records are included or excluded from a calculation, affect the coherence of the output and comparisons between states and territories.

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 made with caution.

The gross weekly household income is at the time of application with the following exceptions:

- New South Wales—data are collected a number of times throughout the course of the loan. The gross weekly household income is a requirement for the application. A Statement of Income, Assets & Liabilities can also be issued when trying to organise the monthly repayments. This can be issued multiple times if a request to vary repayments is received. The most recent record is used for reporting
- Victoria—not provided.

*State- and territory-specific issues:*

### **New South Wales**

- The direct lending program has not been offered to new applicants since 1993 and mortgage relief since 2012. Thus, overall numbers are expected to decrease over time as existing loans are paid off.
- Indigenous status of the household is undercounted as it is not collected for some programs. If the programs are no longer offered to new applicants, the data are not updated to reflect the current household status.

### **Victoria**

- The direct lending program has not been offered to new applicants since 1996. Thus, overall numbers are expected to decrease over time as existing loans are paid off.

### **Queensland**

- The deposit assistance program has not been offered to new applicants since 1996. Thus, overall numbers are expected to decrease over time as existing loans are paid off.

### **Western Australia**

- From the 2011–12 collection period, there were significant changes in how data were collected:
  - '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.
  - 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.
  - 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.

Western Australia data from previous years is thus not directly comparable to data from 2011–12 and onwards.

- 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.
- In 2014–15, a larger number of households identified themselves as Indigenous than in previous years, reflecting better quality data than in previous reporting periods.

### **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 receiving 'other' assistance.

### **Australian Capital Territory**

- The direct lending program has not been offered to new applicants since 1996. Thus, overall numbers are expected to decrease over time as existing loans are paid off. Deferred assistance and mortgage relief programs have replaced the direct lending program.

### **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 Northern Territory government. Through this arrangement, the People's Credit Union (PCCU) lend the first 80% of the purchase and the Northern Territory government provides a 17.5% 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.

## **Source and reference attributes**

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

## **Relational attributes**

**Related metadata references:**

Supersedes [Home Purchase Assistance Collection, 2014-15; Quality Statement AIHW Data Quality Statements](#), Superseded 24/05/2017

Has been superseded by [Home Purchase Assistance Collection, 2016–17; Quality Statement AIHW Data Quality Statements](#), Superseded 28/03/2019