Home Purchase Assistance Collection, 2019–20; Quality Statement

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Home Purchase Assistance Collection, 2019–20; Quality Statement

Identifying and definitional attributes

Metadata item type: Data Quality Statement

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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, the Australian Capital Territory and the Northern Territory). The program was previously offered by New South Wales and Victoria
- deposit assistance (Tasmania). The program was previously offered by Queensland and Western Australia
- interest rate assistance (South Australia)
- mortgage relief (Queensland and the Australian Capital Territory). The program was previously offered by New South Wales and Victoria
- other assistance grants (Tasmania and the Northern Territory).

Data include the:

- number of households that received:
    - HPA during the 2019–20 financial year; and
    - repayable forms of HPA prior to the 2019–20 financial year for which monies remain outstanding at the commencement of the 2019–20 financial year
- value of HPA received during the 2019–20 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.
- The data are published in AIHW reports.
- When comparing data across states and territories, consider the 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.

Institutional environment:	The AIHW is a major national agency set up in 1987 by the Australian government under the *Australian Institute of Health and Welfare Act 1987* (AIHW Act) to provide reliable regular and relevant information and statistics on Australia's health and welfare. It is an independent statutory authority, which is governed by a management board and accountable to the Australian Parliament through the Australian Government 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 on a wide variety of topics and issues, including health and welfare expenditure, hospitals, disease and injury, mental health, ageing, homelessness, disability and child protection. The AIHW also plays a role in developing and maintaining national metadata standards. This work helps improve the quality and consistency of national health and welfare statistics. The AIHW 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 datasets based on data from each jurisdiction, analyse these data sets and disseminate information and statistics. Compliance with the provisions of both the AIHW Act and the *Privacy Act 1988* (Cth) 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. 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, analysis and approved ad hoc data requests. Requests for jurisdiction-level data releases must be signed off by the relevant state or territory.
Timeliness:	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 2019–20.
Accessibility:	Data are reported in the AIHW’s annual *Housing assistance in Australia* reports. 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 https://www.aihw.gov.au/our-services/data-on-request. 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. General enquiries about AIHW publications can be directed to info@aihw.gov.au.
Interpretability:	Metadata and definitions relating to this data source can be found in the *Home purchase assistance data set specification 2013-*. Supplementary information can be found in the housing collection data manuals, which are available on request.

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
- other assistance grants.

It excludes:

- non-financial assistance, e.g. home purchase advisory and counselling services
- home renovation/maintenance services
- sale to tenant programs
- any assistance that does not directly facilitate the purchase of a home
- relocation or start up assistance
- the provision of housing or any share of it
- any expense incurred in providing assistance to a household that is not the value of financial assistance received directly by the household
- any aspect of a shared equity loan that is not direct lending, deposit assistance, interest rate assistance, or mortgage relief.

In-scope households are those that received:

- HPA assistance in the 2019–20 financial year, and
- repayable forms of HPA provided prior to the 2019–20 financial year for which monies remain outstanding at the commencement of the 2019–20 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.
- Information about the Indigenous status of the household is not collected for some programs within the HPA collection. Approximately 11% of all households reported in the 2019–20 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

- Indigenous status of the household is undercounted as it is not collected for some programs.

Victoria

- Indigenous status is not collected.
- Gross weekly income is not available.

Queensland

- Indigenous status is not collected.

Western Australia

- Gross weekly income is assessed as the latest annual household income divided by 52 weeks. Gross weekly income is not available for all loans mainly due to the age of loans and the age of the system.
- Indigenous status is unavailable for a number of records due to the age of the loans.

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 have been classified by Tasmania as ‘other assistance grants’ rather than ‘direct lending’ because the scheme also offers assistance with fees and maintenance.

Australian Capital Territory

- Gross weekly income is only available for 1 record in the 2019–20 collection. This is due to the age of the loans under a direct lending program closed to new applicants and it is not available for households accessing the current direct lending scheme because public housing tenants accessing this scheme were paying market rent and therefore not required to provide income details. Income eligibility for a shared equity loan is assessed by the lending bank.

Northern Territory

- Indigenous status is not collected.
- Gross weekly income is not available.

Coherence:

States and territories may publish their own analysis of home purchase assistance data, which may vary in scope from this collection.

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 methodology:

- 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.
- Since 2017–18, remoteness area (RA) is determined using the Australian Bureau of Statistics (ABS) 2016 RA classification. Previous years used the 2011 RA classification. Care is therefore required when comparing remoteness data across time.

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 and the Northern Territory—not provided.

State- and territory-specific issues:

New South Wales

- Indigenous status of the household is undercounted as it is not collected for some programs. For programs no longer offered to new applicants, data are not updated to reflect the current household status.

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 the shared equity dwellings.
- The number of households assisted through direct lending reflects both households issued loans in the 2011–12 financial year and households issued loans in a previous year that had outstanding balances on that assistance. Prior to the 2011–12 collection, only households issued loans within the current financial year were reported.
- Households with current loans issued before October 2009 with a relatively low variable rate are reported as having received direct lending assistance. Prior to 2011–12, these households were reported as having received interest rate assistance. Therefore, Western Australia data from previous years are not directly comparable to data from 2011–12 and onwards.
- 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.

Australian Capital Territory

- A shared equity scheme, which commenced in 2007, was included for the first time in the ‘direct lending’ category in 2018–19.
- The ACT offers a land rent scheme, which is not reported in this collection.

Source and reference attributes

Submitting organisation: Australian Institute of Health and Welfare

Relational attributes

Related metadata references:	Supersedes Home Purchase Assistance Collection, 2018–19; Quality Statement AIHW Data Quality Statements, Superseded 22/01/2021 Has been superseded by Home Purchase Assistance Collection, 2020–21; Quality Statement AIHW Data Quality Statements, Superseded 23/01/2023