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Defence Housing Support Review - Update

FACT SHEET

Why did we conduct a Defence Housing Support Review?

As identified in the *Defence Strategic Review*, and reinforced through the *National Defence Strategy 2024*, Defence must fundamentally transform our recruitment and retention systems to build our workforce for the future. One of the key contributors to Defence's Employee Value Proposition (EVP) for Australian Defence Force (ADF) personnel is the housing support they receive in recognition of the unique nature of military service.

Feedback received from ADF personnel has told us how important housing support is to service life, and how the current housing and accommodation support provisions could be improved to better meet the preferences of ADF personnel and their families. We heard that ADF personnel and their families would like more flexibility, greater choice and more personal agency when it comes to housing support. In addition, ADF personnel have highlighted opportunities to enhance the current home ownership programs, including the Defence Home Ownership Assistance Scheme (DHOAS), the Home Purchase Assistance Scheme (HPAS) and the Home Purchase or Sales Expense Allowance (HPSEA).

On 2 May 2023, the Government announced a review of [Defence Housing Support](#). The Defence Housing Support Review was undertaken by an external service provider (Grosvenor Public Sector Advisory). The purpose of the Review was to consider options for improving subsidised housing support and home ownership support. The final Housing Report (the Report) for the Review was delivered to Defence in late January 2024.

What is Defence doing with the outcomes of the Review?

The Government is carefully considering the opportunities proposed in the Report in detail to ensure the response best meets the needs of ADF personnel and their families, balanced with the capability and mobility requirements of Defence to deliver on the *National Defence Strategy*. The Government will provide a comprehensive response to the Report later this year, noting a number of the options are high cost and complex to implement.

While the Government considers the more complex recommendations, they have directed Defence to commence a number of immediate actions to deliver improvements to ADF personnel and their families, to be in place by the end of 2024. Details of these actions is provided below, identified as **policy** and **user experience** improvements.

Defence Housing Policy Amendment	What does this policy amendment mean?
Both ADF personnel and civilian partners are provided with Commonwealth funded removals, if required, upon the breakdown of partnership.	Current Defence policies enable civilian partners of ADF personnel to receive assistance in removing items from a home following the breakdown of a partnership. This policy will be amended to include removalist support for the ADF member as well.
ADF personnel are given greater flexibility to stay in their current subsidised house for the duration of their posting if their family circumstances change.	This policy change will provide greater opportunity for ADF personnel to remain in their current home for the duration of their posting when changes to their family circumstances may alter their housing eligibility.



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Defence families are able to stay in their Defence-subsidised housing for up to 15 months following the death of an ADF member (currently six months).	This policy amendment will enable families to be initially afforded a period of 15 months to reside in a Defence subsidised property following the death of an ADF member.
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Defence Housing Support Initiative	Status
Defence will offer quality off-base choice accommodation in more posting locations so ADF personnel can select the available housing solution that best suits their needs.	<p>Scoping of the opportunity to enhance choice accommodation is underway with options and associated costs to be provided in accordance with the normal forecasting process between Defence and Defence Housing Australia.</p> <p>This will include an increase to the existing 1,370 Choice Accommodation properties at high demand locations in Rockingham, Newcastle, Richmond, Ipswich, Cairns and Townsville and in additional locations in Liverpool, Nowra and Wagga.</p>
Defence will establish a pilot scheme in Townsville, Sydney and Canberra within the 2024-25 posting cycle to enable earlier selection of an ADF member's preferred type of housing so they may finalise arrangements earlier, including schooling and partner employment.	<p>Security and Estate Group is working closely with Defence People Group and Defence Housing Australia to align posting and housing data so members and families posting into location can identify Service Residences at an earlier date or be approved for Rental Allowance.</p> <p>A DEFGRAM will be released by SEG mid-September providing further information regarding the pilot scheme and eligibility requirements.</p>

What support does Defence currently provide for ADF personnel to achieve home ownership?

Defence offers ADF personnel and their families with a range of different housing support and benefits in the form of home ownership schemes to enable ADF personnel to purchase their own home.

DHOAS helps ADF personnel and veterans own their own home by paying a monthly subsidy on their home loan interest. The scheme is administered by the Department of Veterans' Affairs on behalf of Defence. More details regarding the DHOAS scheme can be found [here](#).

In 2023, the Government amended DHOAS legislation to boost home ownership for ADF personnel by increasing access to the scheme. The beneficial changes halved the minimum service required to access the scheme, removed the time limit for veterans to access the scheme after separating from the ADF and reduced the minimum service thresholds for each subsidy tier.

The HPAS is a one-off payment of \$16,949 (before tax) to assist ADF personnel with purchasing their first property. More details regarding HPAS can be found [here](#).

The HPSEA provides a reimbursement to ADF personnel for costs incurred when selling a home and purchasing another home in the new posting location. More details regarding HPSEA can be found [here](#).