

SUPPLY IS ONLY HALF THE ISSUE







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Australian credit licence 388466

% of Households who either fully own or are purchasing their home

	2011	2016	Change in % Ownership
Australia	67.0%	65.5%	 1.5%
SA	68.1%	67.5%	 0.6%
WA	67.3%	68.2%	 0.9%
NSW	66.6%	64.5%	 2.1%
Vic	70.1%	67.6%	 2.5%
QLD	63.5%	62.2%	 1.3%

Excluding ACT, NT, TAS – the two best performing states have large scale home ownership assistance programs i.e. SA and WA.

Source: ABS census data (2016, 2011), ABS community profile <http://www.abs.gov.au/websitedbs/D3310114.nsf/home/census>

Home ownership assistance makes a difference

- Adelaide University research
 - SA households significantly more likely to own than interstate counterparts
 - How might states without HomeStart / Keystart achieve these results?
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Re-thinking home ownership

- Using 'license to occupy' from retirement villages as a model
 - Feasibility, desirability and viability as an alternative to standard title, or shared equity
 - The importance of pathways
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Shared equity 2.0

- Ten years of the Breakthrough Loan
 - \$100M+ settled, more than 1300 loans
 - Complexities in delivery and management
 - Effective, but not a silver bullet
 - Simplified new Shared Equity Option as much as possible
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