



## DHOAS Legislation Changes Fact Sheet

The details contained within this fact sheet explains the upcoming changes to the DHOAS eligibility criteria. If the information contained within this fact sheet does not answer your query, you are encouraged to visit the DHOAS [website](#) or contact the customer service team.

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### 1. What is changing?

On 29 November 2022, legislation passed both houses of parliament and Royal assent was received to expand the eligibility criteria for DHOAS. These changes are set to take effect next year.

Changes to the *Defence Home Ownership Assistance Scheme Act 2008* (the Act) will remove the 5 year deadline for separated ADF personnel and surviving partners to apply for their one final Subsidy Certificate.

The changes will also reduce the qualifying period and the minimum thresholds for each DHOAS subsidy tier, according to the following schedule:

Tier	Original Rules		New Rules	
	Minimum Permanent service	Minimum Reserve service	Minimum Permanent service	Minimum Reserve service
<b>1</b>	4 years	8 years	2 years	4 years
<b>2</b>	8 years	12 years	4 years	8 years
<b>3</b>	12 years	16 years	8 years	12 years

All the other eligibility rules and conditions remain unchanged.

## 2. When will this take effect?

The removal of the 5 year final certificate deadline will take effect from 1 January 2023.

The new minimum thresholds for the subsidy tier levels will take effect for payments with a February 2023 authorisation date. Any subsidy payment or back-payment authorised before this date will be calculated under the previous thresholds.

We will progressively reassess all existing DHOAS clients who are in payment. Not everyone's payments will be immediately recalculated under the new rules. We appreciate your patience whilst we work through to ensure all eligible members have their entitlements updated accordingly, and any applicable underpayments are paid to eligible members. Please refer to the information below to see when you can expect to receive advice from us about your upcoming reassessment.

## 3. If you are currently in payment on tier 1 or tier 2

All clients currently in payment on tier 1 or tier 2 will have their DHOAS entitlements progressively reassessed over a period of several months, starting from February 2023. Depending upon your individual service history, this could mean you:

- Are eligible for a higher tier level and/or additional service credits; or
- Are not eligible for a higher tier level or additional service credits.

If you are eligible for a higher tier level or additional service credits, you will be notified in writing via email once your DHOAS entitlements have been reassessed under the new rules. If you do not receive any written advice from us by June 2023, this means your DHOAS subsidy remains unchanged.

## 4. If you are currently in payment on tier 3

All clients in payment on tier 3 will have their DHOAS entitlements reassessed as part of ongoing subsidy maintenance procedures. If you are eligible for additional service credits, you will be notified in writing before your service credits are due to exhaust.

## 5. If you have a subsidy certificate but are not in payment yet

Once you establish a DHOAS home loan and meet the scheme conditions to commence subsidy payments, your subsidy will be calculated in accordance with the legislation rules in effect at that point in time.

All DHOAS members who commenced subsidy payments prior to the new legislation changes taking effect, will have their entitlements reassessed in due course, dependent upon the tier level reassessment schedules listed above in this fact sheet.

All DHOAS members who commence subsidy payments from February 2023 onwards, will have their entitlements automatically calculated under the new rules.

## 6. If you intend to submit a new application for subsidy certificate

All applications assessed from 1 January 2023 onwards will be determined under the new rules.

## 7. Already declined under the old rules, but may be eligible under the new rules?

If you were previously not eligible for a DHOAS subsidy certificate as you applied outside the 5 year final certificate deadline, or did not complete the qualifying period, you can submit a new application to be assessed under the new rules.

You may choose to submit your application for subsidy certificate now, however as you are not currently eligible, we will keep your application on hold until January 2023.

8. I exhausted my service credit on a previous subsidy certificate – can I have my payments reinstated?

If you already exhausted your service credits before the new legislation changes come into effect, you will not be able to have your payments reinstated. That is because the correct decision was made in accordance with the legislation in effect at that point in time. If you still have access to further certificate/s, you can re-apply. You need to re-meet all the scheme conditions, including the 12 month occupancy requirement to commence payments again.

9. Will I get any back-payments or under-payments as a result of these changes?

As the changes to the minimum thresholds for the subsidy tier levels does not take effect until February 2023, you will not be eligible for an underpayment of the difference between tier levels prior to this time. This is because your subsidy was correctly calculated in accordance with the legislation in effect at that point in time.

10. More information

You can learn more about DHOAS by visiting our [website](#) or by contacting our customer service team on 1300 434 627.

Please Note: All decisions relating to the administration of the Defence Home Ownership Assistance Scheme are made pursuant to the *Defence Home Ownership Assistance Scheme Act 2008* (the Act). Whilst due care has been taken in the preparation of this advice, in the event of any inconsistencies between the information provided herein and the Act, the Act will take precedence.