



Australian Government

Department of Veterans' Affairs

Defence Home Ownership Assistance Scheme Forms

Application for Subsidy Certificate

Who can assist you?

You can contact the Department of Veterans' Affairs (DVA) on **1300 4 DHOAS (1300 434 627)** or **www.dhoas.gov.au** for information about the Defence Home Ownership Assistance Scheme (DHOAS), or assistance with this application.

A range of home loan products are available to you from a panel of three Home Loan Providers (HLP). They are:

- Australian Defence Credit Union (ADCU) Telephone: 1300 234 627
- Defence Force Credit Union (DefCredit) Telephone: 1800 033 139
- National Australia Bank (NAB) Telephone: 13 22 65

Who should use this form?

You should complete this form if you are applying for subsidy assistance under DHOAS.

To be eligible for the DHOAS loan subsidy, you **MUST**:

- Have served in the Australian Defence Force (ADF) **on or after 1 July 2008**; or
- be the surviving partner of a member who was serving in the ADF **on or after 1 July 2008**; or
- have served in the middle East Operational Area between 2 August 1990 and 9 June 1991 (maximum loan limit \$80,000); or
- have been discharged prior to 1 July 2008 as a result of a compensable medical condition and have not applied for a subsidised home loan since discharge (maximum loan limit \$80,000)

How to apply for a DHOAS Subsidy Certificate

- Complete this application form.
- Ask your Commanding Officer or authorised delegate (Warrant Officer Class 2 equivalent or above) to certify that you have attached true and correct copies of your service records.
- Post your signed and completed application form and supporting documentation to DVA at the postal address below.

Members should contact their administrative unit if they have enquiries, corrections or disagreements relating to their PMKeyS records, including operational logs.

Separating members are advised to obtain their service records from Transition Services to ensure they have all supporting documentation prior to discharge.

Former members, and Reserve members not actively serving, can contact the Defence Call Centre on 1800 DEFENCE for advice and assistance in sourcing service records.

How to access DHOAS Subsidy

- Take your DHOAS Subsidy Certificate to your HLP of choice.
- Apply for a home loan from the HLP.

Your HLP will advise DVA if your loan has been approved and drawn down. This advice will enable DVA to determine your monthly subsidy entitlement and to commence payments into your home loan account.

You will be notified about the start of DHOAS subsidy payments.

Additional Details

If you need to provide additional information in relation to any part of your application, for example if you have been known by another name at any time, please provide a separate attached page.

Defence Service Homes Insurance Scheme

The Defence Service Homes Insurance Scheme (DSHIS) is available to anyone eligible for DHOAS. DSHIS has been providing home insurance benefits tailored to eligible veterans and ADF members for over 90 years. DSHIS may contact you to discuss your eligibility, or you can contact them directly on 1300 552 662.

Contacts

Post: DHOAS
GPO Box 9998
Brisbane QLD 4001

Telephone: **1300 4 DHOAS
(1300 434 627)**

For calls from outside Australia:
+61 7 38159450

PART C

Applying as the surviving partner of a deceased ADF member

22. Are you applying as the surviving partner of a deceased ADF member?

No ▶ Go to PART D

Yes ▶ Deceased partner's full name

Family name

Given name

Other given names


Employee ID/PMKeyS Number

Date of death


DD	MM			YYY					

 Attach a copy of the death certificate.

23. Your relationship to deceased partner at time of death:

Married  Attach a copy of your **marriage certificate** and a statutory declaration that you were not divorced.

Were you residing with the member immediately prior to death? No Yes

De facto  Attach a copy of your **de facto partnership registration** or a **statutory declaration** that you were living as a de facto partner with the service member at the time.

24. Are you also applying for a Subsidy Certificate on the basis of your own service?

No

Yes ▶ You will need to lodge a separate application.

PART D

Your current status

25. Do you currently occupy any of the following?

Service Residence

Rental accommodation property

On base accommodation

Own home

Other ▶ Please specify

26. Is access to the DHOAS subsidy a key factor in you choosing to remain in the ADF?

No

Yes

NA

27. Will DHOAS influence your decision to remain in the ADF in the future?

No

Yes

NA

PART E

Details of ADF member's service

28. Members Details

Initials	Surname
<input type="text"/>	<input type="text"/>
Employee ID/PMKeyS Number	
<input type="text"/>	

29. Please complete the ADF member's full service history.

Serving members must have their service verified at Question 30. All applicants must attach evidence supporting claimed service details such a PMKeyS and CENRESPAY printouts and evidence of ADF recognition of foreign service.

Enlistment date (in full)	Discharge or transfer date	Service (Army, Air Force, Navy, Foreign Armed Services)	Permanent	CFTS	Leave Without Pay	Effective Reserve Service*	Ineffective Reserve Service**	Not Serving
/ /	/ /		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
/ /	/ /		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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/ /	/ /		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*Effective reserve service is where 20 or more days of service is performed in a financial year.


**Ineffective reserve service is any reserve service with less than 20 days of service during a financial year.

Note: Where you have ineffective service, including failure to complete your 20 day minimum training obligation as a reservist, your subsidy may cease, and you may be liable for repayment of overpaid subsidy in excess of your entitlement.

Warlike Service - as declared by the Minister for Defence in accordance with the Veterans' Entitlement Act

Arrival date	Departure date	Operation name	Operation location
/ /	/ /		
/ /	/ /		
/ /	/ /		


Discharge reason if applicable

 Attach evidence if discharge was as a result of a compensable condition (e.g. DM42 form, Compensation letter from DVA). Discharged members, and surviving partners, authorise DVA to access DVA and Defence records to confirm the above service which may result in a delay in processing.

**30. Certification by Commanding Officer or Authorised Delegate (Warrant Officer Class 2 equivalent or above)
(Current serving members only)**

I am the Commanding Officer/Authorised Delegate of the service member.
I certify that the member has provided true records of his/her service history.
I authorise staff within the appropriate area of this command to respond to questions in relation to the member's service history.

Contact Number

Signature  Date

Name of signatory (print)

Rank

PART F

Home loan details

- 31. Proposed purpose of loan:**
- Refinance existing home loan
 - Purchase new home
 - Purchase land and/or construct a home
 - Enlarge, repair, renovate or create a permanent improvement to a home

32. Have you had a subsidised loan under the:

- **Defence Service Home Loans scheme (DSH),**
- **Defence HomeOwner Scheme (DHOS) or**
- **Defence Home Ownership Assistance Scheme (DHOAS)?**

- No
- DSH
- DHOS
- DHOAS

▶ Why are you lodging an additional application for DHOAS? ▼

If you have an existing subsidised home loan, you will need to make arrangements for it to be closed or converted into a non subsidised home loan.

NOTE: The period that subsidy was received under the DSH or DHOS will affect the period of time that you are eligible for subsidy under the DHOAS. Once subsidy becomes payable under the DHOAS, you will cease to be eligible for any further subsidy under the DSH or DHOS.

PART G

Lump sum advance

(only available to serving members purchasing their first home as a member)

33. If you are eligible, do you wish to receive a lump sum subsidy payment?

- No ▶ **Go to PART H**
- Yes ▶ How much of your subsidy entitlement do you want to convert to a lump sum subsidy payment?

NOTE: This will be paid at the Tier 1 level

The maximum amount you are entitled to OR Months
(Maximum: 48 months)

Please complete Question 34 on the next page.

PART H**Privacy notification and consent**

In connection with an application for a Subsidy Certificate as part of the Defence Home Ownership Assistance Scheme (**DHOAS**), I (being the applicant) acknowledge that the Commonwealth represented by the Department of Veterans' Affairs (**Scheme Administrator**) and the Commonwealth represented by the Department of Defence (**Defence**) will collect, use and disclose personal information about me for the purposes below. I also acknowledge that if I submit an application for a home loan with a home loan provider (**Home Loan Provider**) in relation to the DHOAS, the Home Loan Provider will collect, use and disclose personal information about me for the purposes below.

I acknowledge that the information about me collected, used and disclosed by Defence, the Scheme Administrator, the Home Loan Provider, and any replacement scheme administrator appointed by Defence from time to time (together, the **Organisations**), may include 'sensitive information' as defined in the *Privacy Act 1988* (Cth) (**Privacy Act**), including service history information and health information.

I acknowledge that without this information, the Organisations may not be able to consider or accept my Application for a Subsidy Certificate, to determine my entitlement to subsidy under the DHOAS, or to operate or administer the DHOAS.

I consent to each of the Organisations collecting, using and disclosing personal information about me for all purposes connected with the operation or administration of the DHOAS, including without limitation information:

- contained in or concerning my application to the Scheme Administrator for a Subsidy Certificate;
- contained in or concerning my application to the Home Loan Provider for a home loan (including the status or progress of my application);
- concerning any loan I obtain from the Home Loan Provider, and any property that secures the loan (including the loan balance from time to time, the loan account number, the property address, other matters relating to the property, and any default or repayment of my loan);
- obtained or recorded by Defence relating to my employment and service history;
- obtained or recorded by the Home Loan Provider that relates to my eligibility to subsidy under the DHOAS; and
- regarding my credit arrangements, including any credit report obtained from a credit reporting agency and any information about my credit worthiness, credit standing, credit history or credit capacity in accordance with Section 18N(1)(ga) of the Privacy Act.

I consent to each of the Organisations disclosing to, or obtaining such information from, each other Organisation.

The purposes for which I consent to collection, use and disclosure of such information include without limitation:

- to assess my application for a Subsidy Certificate;
- to assess my entitlement to subsidy under the DHOAS, or as otherwise necessary or appropriate for the operation or administration of the DHOAS;
- to assess my application for a home loan, and if the application is approved, for the subsequent administration of the home loan, or as otherwise necessary or appropriate for the operation of the DHOAS;
- to produce and provide reports, including but not limited to financial, analytical, taxation or Annual/Monthly reports;
- notifying the Organisations of changes affecting my entitlement to subsidy under DHOAS (for example death, incapacity, bankruptcy, separation from the Australian Defence Force or transfer to the Reserve Force or visa-versa), or of any errors in the payment of the subsidy;
- providing documents relating to my loan or loan currency, loan details or account details;

- to transfer records and documentation and taking other appropriate steps following expiry or termination of the arrangements with the Scheme Administrator;
- for audit purposes;
- to comply with any law including without limitation any legislation, regulation, Government or Parliamentary requirement, Commonwealth policy, binding agreement or order of any court or tribunal of competent jurisdiction in Australia or in any other relevant jurisdiction;
- for public accountability reasons, including disclosure to the responsible Minister, to a House or Committee of the Parliament of the Commonwealth of Australia, to another Commonwealth organisation or agency;
- to obtain legal, financial or other professional advice or services, including in relation to any actual or anticipated allegation or claim; and
- to subcontract any relevant activity to another organisation including without limitation to subcontract installation, management or operation of any part of the Organisations' information technology systems, software, databases or administrative support services and including to obtain the services of any legal or financial advisors, data processing company or mailing houses and any auditors.

I consent to being contacted by each of the Organisations by telephone or by way of any commercial electronic message (including email and SMS) for the purposes above.

I consent to any transfer of personal information about me outside Australia for the purposes identified in this document.

Where lawful and practicable, all disclosures of confidential information about me will be made on a confidential basis. Any information in the public domain, or which is relevant to any public disclosure by me, is not and will not be confidential, and no confidentiality obligation will apply in respect of any such information.

I agree that before I provide any information to the Organisations about any other individual (including any individual identified in the application for a Subsidy Certificate or the application for a home loan) I will obtain that individual's consent to collection, use and disclosure of personal information about them in accordance with this document. I will ensure that the individual is made aware that one or more of the Organisations has his or her personal information, of the purposes (and the persons involved) of the collection, use and/or disclosure of the personal information by each Organisation, and that the individual can be contacted by an Organisation in the manner outlined above. I also agree that I will inform the Organisations prior to providing information, if any individual to whom it relates is a dependent minor or has an intellectual or other disability or condition which could affect his or her ability to consent.

I understand that, subject to certain exceptions under applicable laws, I may obtain my personal information collected and held by the Scheme Administrator or by Defence, by contacting the Privacy Officer of the Scheme Administrator at the address of the Scheme Administrator shown on the application for a Subsidy Certificate.

I understand that, subject to certain exceptions under applicable laws, I may obtain my personal information collected and held by the Home Loan Provider, by contacting the Privacy Officer of the Home Loan Provider at the address of the Home Loan Provider shown on my application for a home loan.

I acknowledge and agree that if I obtain a home loan with the Home Loan Provider, the Home Loan Provider will pay commission to Defence which will be disclosed in my loan documentation.

The consents in this document are in addition to, and do not limit, any other consents given by me.

Have you done..... Pre-lodgment checklist

This page is to assist you in completing the form correctly and can be kept for your own records. It is not part of your application and does not need to be returned with the application form.

All applicants

- Your declaration** - Have you signed at **PART I**?
- If applicable has your partner, co-owner, co-borrower or point of contact signed at **PART J**?
- Have you listed your former name(s) at **PART I**?
- Supporting Documentation** - Have you attached required service records to application form such as ADO Service Record?
- PMKeyS Records** - Are your service records and operational log in PMKeyS current and correct? (If not, arrange to have them corrected).

Where service person has reserve service

- Have you made sure your **PMKeyS** and **CENRESPAY** records are correct?
- Have you attached your **ADF Reserve service report**? This is available for all services on the Defence intranet at <http://intranet.defence.gov.au/armyweb/Sites/DGRESA/comweb.asp?page156806&Title=Projects>
- If you have reserve service prior to 1 July 1991, have you provided a **statement from DEFPAC** showing the number of reserve days that you completed each financial year, or other evidence of effective reserve service for that period?

Where service person has service in another countries armed forces

- Have you included evidence that your foreign service was recognised by the ADF such as a letter from Military Super or determination of seniority date?

Serving members

- Has your Commanding Officer/Authorised Delegate certified that you have provided true records of your service history with his/her signature at Question 30?
- Lump sum advance** - If applicable, have you signed at Question 34?

Post your completed form to:

DHOAS
GPO Box 9998
Brisbane QLD 4001