Australian Government
Department of Veterans' Affairs

Defence HOME OWNERSHIP ASSISTANCE SCHEME

Surviving Partners Fact Sheet

The information contained within this fact sheet is particularly relevant to surviving partners of current Australian Defence Force (ADF) or former ADF members who have passed away. A person is considered the partner of another person if the two persons have a relationship as a couple and ordinarily live with each other on a permanent and bona fide domestic basis.

Further information is available on the DHOAS website, or you may contact our customer service team on 1300 434 627 or by emailing dhoas@dva.gov.au.

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1. General information

If your partner was receiving or was eligible to receive entitlements under DHOAS when they passed away, these entitlements can transfer to you. To be eligible for entitlements under DHOAS, a person must meet a number of criteria, including having served in the ADF on or after 1 July 2008, and, in the majority of instances, having completed a qualifying period of effective service. If you are unsure whether or not your partner was eligible to receive entitlements under DHOAS, please contact the DHOAS customer service team to discuss your personal situation. It will be helpful if you have the details of your partner's service history available.

The way in which your partner's DHOAS entitlements pass onto you will depend on whether your partner was already receiving subsidy payments under DHOAS, and if they were, whether your name is already on the DHOAS home loan and if you are a joint tenant. It is important to remember that, if you need to apply for a new subsidy certificate, you are only ever able to do this once as a surviving partner.

2. If your partner was already receiving subsidy payments under DHOAS, and

2.1 Your name is on the DHOAS home loan and you are a joint tenant

Your partner's DHOAS entitlements will pass directly to you. This means that subsidy payments will continue to be paid into your DHOAS home loan until the service credit that your partner had accrued is exhausted, you sell the property, or repay or close the loan.

There are also other limited circumstances that may cause the subsidy to cease. Please contact our customer service team to discuss your situation before making any changes to the loan.

Note: If your Home Loan Provider (HLP) requires you to refinance the loan into your name, contact our customer service team to discuss the situation before any changes are made to the loan. This will help to ensure that DVA can liaise with your HLP so that your access to DHOAS is protected.

OR

2.2 Your name is not on the DHOAS home loan and/or you are not a joint tenant

The DHOAS subsidy being paid into the home loan will be suspended until ownership of the loan and/or property is determined. The suspension of payments will last from the date of your partner's passing until the date the DHOAS home loan is refinanced and/or title of the property transferred into your name. If no other loan changes are made, you are not required to apply for a new subsidy certificate. To ensure you receive your partner's DHOAS entitlements, please advise DVA when the loan refinance and/or transfer of title are due to occur.

3. If your partner was not yet receiving subsidy payments under DHOAS

You will need to apply for a subsidy certificate as a surviving partner and use this certificate to commence subsidy payments on a new DHOAS home loan. See the section titled 'What if I need a new subsidy certificate?' below.

4. How long will I be able to receive subsidy payments under DHOAS?

The length of time for which you are able to receive subsidy payments under DHOAS is referred to as 'service credit'. Your partner's service credit will be calculated according to a number of factors, including:

- How long they served in the ADF.
- The types of service they completed, and how long these periods of service were.
- Whether or not they had any breaks in the continuity of their service.
- Whether or not they had already received subsidy payments under DHOAS, the Defence HomeOwner Scheme (DHOS), or the older Defence Service Homes (DSH) loan scheme.

A member of the Permanent forces will normally have accrued a service credit equal to the length of time they served, less a 2-year qualifying period, less any period for which they received subsidy payments under DHOAS, DHOS or DSH.

A member of the Reserve forces will normally have accrued a service credit equal to the number of consecutive years in which they completed effective service (for a Reservist, effective service means performing 20 or more days of paid service in a financial year), less a 4-year qualifying period, less any period of time for which they received subsidy payments under DHOAS, DHOS or DSH.

Note: Regardless of your partner's length of ADF service, if their passing was caused by a compensable condition or was a result of their service, the qualifying period that would otherwise have applied will be waived.

5. How much subsidy will I be able to receive?

The amount of the monthly subsidy payments under DHOAS is determined by the length of time your partner was in service.

	Tier 1	Tier 2	Tier 3
Permanent	2 years	4 years	8 years
Reservist	4 years	8 years	12 years

The subsidised loan limit and monthly subsidy value increases with each tier. Current estimated monthly subsidy amounts can be found on the DHOAS website.

The calculation of your monthly subsidy payment is based upon the lower of these amounts:

a. The amount of your home loan; or
b. The Subsidised Loan Limit based on the applicable tier level.

For Permanent ADF personnel, Tier 1 is reached after 2 consecutive years of effective service, Tier 2 after 4 years of effective service, and Tier 3 after 8 years of effective service. For Reserve ADF personnel, Tier 1 is reached after 4 consecutive years of effective service, Tier 2 after 8 years of effective service, and Tier 3 after 12 years of effective service.

For any ADF personnel with recognised Foreign Military service, once they have qualified for DHOAS, they will be eligible for Tier 1. Higher tiers can be reached after meeting the service milestones in the table above.

6. What if I need a new subsidy certificate?

If you need to apply for a new subsidy certificate as a surviving partner, please note that you can only access one subsidy certificate and this certificate has a 12-month expiry date once issued. There are no provisions to extend the validity date.

To commence subsidy payments, you must meet the scheme conditions, including:

- The home loan must be with an approved DHOAS lender. For the list of approved providers, please visit the DHOAS website.
- The home loan must be settled prior to the certificate expiring.
- You must occupy the subsidised property prior to the certificate expiring.
- You must hold a 50% or greater interest in the home.
- The home loan must be used entirely for housing-related purposes such as the purchase, construction, or renovation of the property. Other non-home related debts cannot be consolidated into the home loan.
- The land that the home is on must not be used primarily for the purpose of carrying on a business, trade or profession.

Once you drawdown a DHOAS home loan, you, or your dependants, must occupy the home for a minimum of 12 months after the date that your subsidy payments are authorised. If you begin receiving subsidy payments and stop fulfilling scheme conditions, pay out your DHOAS home loan, or sell your property or close the loan, you will forfeit any remaining DHOAS entitlements.

7. Privacy and your personal information

Your privacy is important to us. We are bound by the Privacy Act 1988 (the Privacy Act) and the Australian Privacy Principles (APPs). The APPs regulate the handling of personal information by Australian government agencies and businesses under the Privacy Act.

You can obtain more information about the way in which the Department of Veterans' Affairs will manage your personal information on the DVA website.

8. Data matching

Information you provide to us may be used for data matching with other government agencies to detect and prevent incorrect subsidy payments and fraud.

9. Further information required?

Should you have any further queries regarding DHOAS or would like to confirm how the scheme conditions apply to your particular circumstances, please visit our website or contact our customer service team on 1300 434 627 or by emailing dhoas@dva.gov.au.

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.