

NORTHERN TERRITORY OF AUSTRALIA

Regulations 1991, No. 61*

Regulations under the *Housing Act*

I, JAMES HENRY MUIRHEAD, the Administrator of the Northern Territory of Australia, acting with the advice of the Executive Council, hereby make the following Regulations under the *Housing Act*.

Dated 29 November 1991.

J.H. MUIRHEAD
Administrator

HOUSING ASSISTANCE SCHEMES REGULATIONS

1. CITATION

These Regulations may be cited as the Housing Assistance Schemes Regulations.

2. INTERPRETATION

(1) In these Regulations, unless the contrary intention appears -

"approved" means approved by the Commission;

"gross weekly income", in respect of a person, means the gross weekly income of the person and the persons's spouse;

"spouse" includes a de facto spouse;

"market value" has the same meaning as in the Act except that, for the purposes of Schedules 1 and 3, a reference to a dwelling shall be read as a reference to premises.

* Notified in the *Northern Territory Government Gazette* on 29 November 1991.

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(2) Where, under these Regulations, an application is made by more than one person and a housing loan or other assistance is advanced to or paid on behalf of those persons, a reference to gross weekly income in these Regulations is to the combined gross weekly incomes of those persons.

(3) In these Regulations, a reference to the spouse of a person is to the spouse with whom the person is living.

3. SCHEMES

The schemes set out in the Schedules are prescribed housing assistance schemes for the purposes of section 24 of the Act.

4. TRANSITIONAL

Where, before the commencement of these Regulations, a person had been advanced a loan for the purchase of premises or a dwelling under a scheme for providing assistance in the purchase of housing approved by the Minister under section 24 of the Act, the loan shall be deemed, on and from the commencement, where the loan was in respect of the purchase of -

- (a) premises, to have been advanced to the person under the Homenorth Easy Start Home Purchase Assistance Scheme as specified in Schedule 1; or
- (b) a dwelling, to have been advanced to the person under the Homenorth Sales Scheme as specified in Schedule 2,

and the provisions of that scheme shall apply to and in relation to the loan and to the person to whom the loan was advanced as if the loan had been advanced under that scheme, and a reference in the scheme to the advance of a loan shall include that loan.

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SCHEDULE 1

Regulation 3

HOMENORTH EASY START HOME PURCHASE
ASSISTANCE SCHEME

1. LOAN ADVANCES

Subject to this Scheme, the Commission may advance a housing loan under clause 4 to a person for the purchase, erection, completion, repair or modification of premises.

2. RESTRICTIONS ON ADVANCES UNDER CLAUSE 4

A person is not eligible for a housing loan under clause 4 -

- (a) unless otherwise approved, if the person, the spouse or a dependant of the person owns or has previously owned premises in the Territory;
- (b) unless the Commission is satisfied that the person lives or will live in the premises to which the application relates;
- (c) to enable the purchase or construction of premises having a market value of more than \$100,000 or, where another amount is agreed on between the Minister and the Treasurer, of more than that other amount;
- (d) unless the person has an amount of not less than 5% of the market value of the premises to which the application relates -
 - (i) which will be, or form part of, the deposit for the purchase of the premises; and
 - (ii) of which not less than \$2,000 is the persons's own savings and not obtained by way of a loan or in any other way encumbered or committed; or
- (e) unless the Commission is satisfied that the person has the financial ability to repay the housing loan.

3. PERSONS WHO MAY APPLY

A person whose gross weekly income is not less than \$300 and not more than \$600 may apply to the Commission for a housing loan under clause 4.

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4. DETERMINATION OF APPLICATION

Where the Commission receives an application under clause (3), it may -

- (a) grant the application and advance a housing loan to the person; or
- (b) reject the application.

5. MAXIMUM AMOUNT OF ASSISTANCE

(1) The amount that the Commission may advance as a housing loan under clause 4 shall not exceed -

- (a) \$70,000 or such other amount as the Minister may, from time to time, determine; or
- (b) 95% of the market value of the premises,

whichever is the lesser.

(2) Subclause (1) does not operate so as to require the Commission to advance to an applicant the maximum amount determined under that subclause and the Commission may advance such lesser amount to an applicant as it determines.

6. RATE OF INTEREST

(1) Subject to this clause, the rate of interest payable by a person on a housing loan advanced under clause 4 is the rate specified in Column 2 of the Table to this clause opposite the range of gross weekly income into which the person's gross weekly income, as at the time the application for the loan is made, falls, specified opposite in Column 1.

(2) Notwithstanding subclause (1), the rate of interest payable on a housing loan advanced under clause 4 shall, with effect on and from the expiration of each 12 months after interest first becomes payable under the housing loan, be increased by 0.5% until a ceiling rate equivalent to 1% more than the Commonwealth Savings Bank variable home loan interest rate, as applying from time to time, is reached.

(3) Where the operation of subclause (2) varies the rate of interest payable by a person under this Scheme, the variation so made shall become due and payable on and from the monthly instalment next payable under the housing loan after that variation.

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(4) Where the gross weekly income of a person contains an amount which is not a whole dollar, the gross weekly income of the person shall, for the purposes of the Table to this clause, be calculated exclusive of that amount.

TABLE

Column 1		Column 2
Not less than \$	Gross weekly income Not more than \$	Rate of interest %
300	- 350	5
351	- 400	6
401	- 450	7
451	- 500	8
501	- 550	9
551	- 600	10

7. LOAN TO BE SECURED BY MORTGAGE

(1) A housing loan advanced under clause 4 shall be secured by a mortgage over the premises in respect of which the loan is made and, unless otherwise approved, shall be secured by a first mortgage.

(2) A mortgage referred to in subclause (1) shall contain the provisions contained in annexure "A" to the memorandum of common provisions lodged by the Commission with the Registrar-General under section 265A of the *Real Property Act* in so far as those provisions are not inconsistent with this Scheme.

8. APPLICATION FOR TRANSFER OF LOAN ARRANGEMENTS

(1) Where a person has, by way of a housing loan under clause 4, purchased premises and -

- (a) the mortgage executed in relation to the housing loan has not been discharged; and
- (b) the person has, unless otherwise approved, occupied the premises for a period of not less than 3 years after the mortgage was so executed,

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the person may apply to the Commission to sell the premises and discharge the mortgage and, subject to this Scheme, for an advance from the Commission of an amount specified in the application, being an amount not more than the amount used to discharge the mortgage, for the purposes of the purchase of the premises or residential block specified in the application on the same terms and conditions on which the housing loan under clause 4 was granted.

(2) A person making an application under subclause (1) shall provide the Commission with such information as it requires, including information in relation to the person's gross weekly income.

9. DETERMINATION OF APPLICATION FOR TRANSFER OF LOAN ARRANGEMENTS

(1) Where the Commission receives an application under clause 8(1), it may -

- (a) subject to subclause (2) and clause 10, grant the application; or
- (b) reject the application.

(2) The Commission shall not grant an application under subclause (1)(a) unless it is satisfied that the person making the application will, if the application is granted, purchase and apply, in accordance with guidelines, from time to time published by the Commission, all the proceeds received by the person from the sale of the premises referred to in clause 8(1) towards the purchase of the premises or residential block specified in the application.

(3) Subject to this Scheme, where the Commission grants an application under subclause (1)(a), it shall make an advance to the person to whom the grant relates of an amount not more than -

- (a) the amount applied for in the application; or
- (b) the difference between -
 - (i) the amount required to purchase the premises or residential block specified in the application; and
 - (ii) the amount of proceeds referred to in subclause (2) received by the person,whichever is the lesser.

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(4) Notwithstanding subclause (3), the Commission may advance to an applicant under that subclause such lesser amount as it determines.

10. RESTRICTIONS ON ADVANCES UNDER CLAUSE 9

A housing loan shall not be advanced to a person under clause 9 -

- (a) unless otherwise approved, to enable the person to refinance an existing loan; or
- (b) if the person, the spouse or a dependant of the person owns premises in the Territory, other than the premises the subject of the person's housing loan under clause 4 or specified in the person's application under clause 8(1);
- (c) unless otherwise approved, if the person, the spouse or a dependant of the person has previously owned premises in the town in the Territory in which is situated the premises or residential block specified in the person's application under clause 8(1); or
- (d) unless the Commission is satisfied that the person lives or intends to live in the premises or on the residential block specified in the person's application under clause 8(1).

11. LAPSE OF GRANT OF TRANSFER OF LOAN ARRANGEMENTS

(1) Unless otherwise approved, the grant of an application under clause 9(1)(a) lapses immediately on the expiration of 3 months after the date of the grant unless the person to whom that grant relates has -

- (a) sold the premises owned by the person;
- (b) purchased the premises or residential block specified in the person's application under clause 8(1); and
- (c) in the case of the purchase of a residential block, has built or, in the opinion of the Commission, has entered into a binding agreement to build, a house on the block.

(2) Nothing in subclause (1) prevents a person referred to in that subclause from making a further application under clause 8(1).

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12. TRANSFERRED LOAN TO BE SECURED BY MORTGAGE

(1) A housing loan advanced under clause 9 shall be secured by a mortgage over the premises or residential block in respect of which the loan is made.

(2) Subject to subclause (3), a mortgage referred to in subclause (1) shall contain the provisions contained in annexure "A" to the memorandum of common provisions lodged by the Commission with the Registrar-General under section 265A of the *Real Property Act* in so far as those provisions are not inconsistent with this Scheme.

(3) In addition to subclause (2), a mortgage referred to in subclause (1) shall be deemed to contain a provision -

- (a) that the mortgagor shall -
 - (i) apply all the proceeds referred to in clause 9(2) to the purchase of the premises or the residential block the subject of the mortgage; and
 - (ii) where the purchase to which the mortgage relates is of a residential block, complete, to the satisfaction of the Commission, the erection of a house on the block not later than 12 months, or such longer period as may be approved, after the date of execution of the mortgage; and
- (b) that a failure to comply with paragraph (a) shall be deemed to be a breach of the mortgage and subject to the provisions of the mortgage relating to a breach of the mortgage.

13. RATE OF INTEREST

(1) Subject to this clause, the rate of interest payable by a person on a housing loan advanced under clause 9 is the rate that was payable by the person on the housing loan advanced to the person under clause 4, and in respect of which the application for the housing loan under clause 9 related, as at the date of the discharge of the mortgage securing that housing loan.

(2) Notwithstanding subclause (1), the rate of interest payable on a housing loan advanced under clause 9 shall, with effect on and from the dates determined under subclause (4), be increased by 0.5% until a ceiling rate equivalent to 1% more than the Commonwealth Savings Bank variable home loan interest rate, as applying from time to time, is reached.

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(3) Where the operation of subclause (2) varies the rate of interest payable by a person under this Scheme, the variation so made shall become due and payable on and from the monthly instalment next payable under the housing loan after that variation.

(4) For the purposes of subclause (2), the dates are those on which the rate of interest would have increased under clause 6(2) in respect of the housing loan advanced under clause 4 to the person, and in respect of which the application for the housing loan under clause 9 related, had the mortgage securing that housing loan not been discharged.

14. REPAYMENT OF LOAN

(1) A person to whom a housing loan under this Scheme is advanced shall repay the loan to the Commission, together with such other amounts as fall due for repayment under this Scheme -

- (a) subject to clause 15, unless otherwise approved, by monthly instalments of not less than 25% of the monthly equivalent of the person's gross weekly income; and
- (b) not later than 45 years after the date on which the principal is first payable under the housing loan.

(2) For the purposes of subclause (1)(b) and clause 15(1)(b), the date on which the principal is first payable under a housing loan advanced under clause 9 is the date on which the principal was first payable under the housing loan advanced under clause 4 to the person, and in respect of which the application for the housing loan under clause 9 related.

15. REVIEW OF REPAYMENT OF LOAN

- (1) The Commission -
 - (a) may -
 - (i) at the request of the person to whom a housing loan is advanced under this Scheme; or
 - (ii) of its own volition; and
 - (b) shall at the expiration of each period of 3 years after the date on which the principal is first payable under the housing loan,

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review the monthly instalments required by clause 14(1) to be made on the loan and, where the Commission is satisfied that the review shows that the gross weekly income referred to in that clause in relation to the loan has varied, it may, for that reason, but not otherwise, vary those monthly instalments, either by increasing or decreasing them, so that those monthly instalments are not less than 25% of the monthly equivalent of the person's gross weekly income.

(2) Where the Commission under subclause (1) varies the monthly instalments payable by a person under this Scheme, the variation so made shall become due and payable on and from the date of the monthly instalment next payable under the housing loan after the variation is made.

16. BUILDING ACT

A housing loan under this Scheme shall not be advanced to a person for the purpose of the erection, completion, repair or modification of premises in a manner which does not comply with the *Building Act*.

17. COMMONWEALTH-TERRITORY HOUSING AGREEMENT

For the purposes of paragraph 19(b)(ii) of the Housing Agreement between the Commonwealth of Australia and the Territory dated 24 May 1990, the difference between the amount paid by a person to whom a housing loan is advanced under this Scheme and the amount that would have been payable by that person if the rate of interest on the housing loan was equal to that payable under a Commonwealth Savings Bank variable home loan is subsidy assistance to be recovered by the Territory, except in the case of hardship, in accordance with that paragraph.

SCHEDULE 2

Regulation 3

HOMENORTH SALES SCHEME

1. SALE OF DWELLINGS

Subject to this Scheme, the Commission may sell to a person a dwelling and, for that purpose, may advance a housing loan under this Scheme to the person.

2. RESTRICTION ON SCHEME

A person is not eligible to purchase a dwelling and to an advance of a housing loan for that purpose under clause 4 -

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- (a) unless otherwise approved, if the person, the spouse or a dependant of the person owns or has previously owned a dwelling in the Territory;
- (b) unless the Commission is satisfied that the person lives or will live in the dwelling in respect of which the application relates;
- (c) unless the person has an amount of not less than 5% of the purchase price of the dwelling to which the application relates -
 - (i) which will be, or form part of, the deposit for the purchase of that dwelling; and
 - (ii) of which not less than \$2,000 is the person's own savings and not obtained by way of a loan or in any other way encumbered or committed.

3. PERSONS WHO MAY APPLY

Subject to this Scheme, a person who is the tenant of a dwelling may apply, or that person and an approved person may jointly apply, to the Commission to purchase that dwelling and for the advance under clause 4 of a housing loan to purchase that dwelling.

4. DETERMINATION OF APPLICATION

Where the Commission receives an application under clause 3, it may -

- (a) grant the application by selling the dwelling and making an advance to purchase the dwelling to the person making the application, or jointly to that person and an approved person, where that application is made in their joint names; or
- (b) reject the application.

5. PURCHASE PRICE OF DWELLING

Subject to section 35 of the Act, the purchase price of a dwelling under this Scheme is the market value of the dwelling, less the value of any improvements made to the dwelling by the person applying to purchase the dwelling.

6. MAXIMUM AMOUNT OF ADVANCE

(1) The maximum amount that the Commission may advance as a housing loan under clause 4 is the purchase price as determined under clause 5 plus any costs of and incidental to the sale of the dwelling less the amount of the deposit referred to in clause 2(c).

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(2) Subclause (1) does not operate so as to require the Commission to advance to an applicant the maximum amount determined under that subclause and the Commission may advance such lesser amount to an applicant as it determines.

7. RATE OF INTEREST

(1) Subject to this clause, the rate of interest payable by a person on a housing loan advanced under clause 4 is the rate specified in Column 2 of the Table to this clause opposite the range of gross weekly income into which the person's gross weekly income, as at the time the application for the loan is made, falls, specified opposite in Column 1.

(2) Notwithstanding subclause (1), the rate of interest payable on a housing loan advanced under clause 4 shall, with effect on and from the expiration of each 12 months after interest first becomes payable under the housing loan be increased by 0.5% until a ceiling rate equivalent to 1% more than the Commonwealth Savings Bank variable home loan interest rate, as applying from time to time, is reached.

(3) Where the operation of subclause (2) varies the rate of interest payable by a person under this Scheme, the variation so made shall become due and payable on and from the monthly instalment next payable under the housing loan after that variation.

(4) Where the gross weekly income of a person contains an amount which is not a whole dollar, the gross weekly income of the person shall, for the purposes of the Table to this clause, be calculated exclusive of that amount.

TABLE

Column 1		Column 2
Not less than	Not more than	Rate of interest
\$	\$	%
300	- 350	5
351	- 400	6
401	- 450	7
451	- 500	8
501	- 550	9

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Column 1		Column 2
Not less than \$	Gross weekly income Not more than \$	Rate of interest %
551	-	600
601	-	650
651	-	700
701	-	750
751	-	10
		11
		12
		13
		14

8. LOAN TO BE SECURED BY MORTGAGE

(1) A housing loan advanced under clause 4 shall be secured by a mortgage over the dwelling in respect of which the loan is made and, unless otherwise approved, shall be secured by a first mortgage.

(2) A mortgage referred to in subclause (1) shall contain the provisions contained in annexure "A" to the memorandum of common provisions lodged by the Commission with the Registrar-General under section 265A of the *Real Property Act* in so far as those provisions are not inconsistent with this Scheme.

9. APPLICATION FOR TRANSFER OF LOAN ARRANGEMENTS

(1) Where a person has, by way of a housing loan under clause 4, purchased a dwelling and -

- (a) the mortgage executed in relation to the housing loan has not been discharged; and
- (b) the person has, unless otherwise approved, occupied the dwelling for a period of not less than 3 years after the mortgage was so executed,

the person may apply to the Commission to sell the dwelling and discharge the mortgage and, subject to this Scheme, for an advance from the Commission of an amount specified in the application, being an amount not more than the amount used to discharge the mortgage, for the purposes of the purchase of the premises or residential block specified in the application on the same terms and conditions on which the housing loan under clause 4 was granted.

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(2) A person making an application under subclause (1) shall provide the Commission with such information as it requires, including information in relation to the person's gross weekly income.

10. DETERMINATION OF APPLICATION FOR TRANSFER OF LOAN ARRANGEMENTS

(1) Where the Commission receives an application under clause 9(1), it may -

- (a) subject to subclause (2) and clause 11, grant the application; or
- (b) reject the application.

(2) The Commission shall not grant an application under subclause (1)(a) unless it is satisfied that the person making the application will, if the application is granted, purchase and apply, in accordance with guidelines, from time to time published by the Commission, all the proceeds received by the person from the sale of the dwelling referred to in clause 9(1) towards the purchase of the premises or residential block specified in the application.

(3) Subject to this Scheme, where the Commission grants an application under subclause (1)(a), it shall make an advance to the person to whom the grant relates of an amount not more than -

- (a) the amount applied for in the application; or
- (b) the difference between -
 - (i) the amount required to purchase the premises or residential block specified in the application; and
 - (ii) the amount of proceeds referred to in subclause (2) received by the person,whichever is the lesser.

(4) Notwithstanding subclause (3), the Commission may advance to an applicant under that subclause such lesser amount as it determines.

11. RESTRICTIONS ON ADVANCES UNDER CLAUSE 10

A housing loan shall not be advanced to a person under clause 10 -

- (a) unless otherwise approved, to enable the person to refinance an existing loan; or

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- (b) if the person, the spouse or a dependant of the person owns premises in the Territory, other than the premises the subject of the person's housing loan under clause 4 or specified in the person's application under clause 9(1);
- (c) unless otherwise approved, if the person, the spouse or a dependant of the person has previously owned premises in the town in the Territory in which is situated the premises or residential block specified in the person's application under clause 9(1); or
- (d) unless the Commission is satisfied that the person lives or intends to live in the premises or on the residential block specified in the person's application under clause 9(1).

12. LAPSE OF GRANT OF TRANSFER OF LOAN ARRANGEMENTS

(1) Unless otherwise approved, the grant of an application under clause 10(1)(a) lapses immediately on the expiration of 3 months after the date of the grant unless the person to whom that grant relates has -

- (a) sold the premises owned by the person;
- (b) purchased the premises or residential block specified in the person's application under clause 9(1); and
- (c) in the case of the purchase of a residential block, has built or, in the opinion of the Commission, has entered into a binding agreement to build, a house on the block.

(2) Nothing in subclause (1) prevents a person referred to in that subclause from making a further application under clause 9(1).

13. TRANSFERRED LOAN TO BE SECURED BY MORTGAGE

(1) A housing loan advanced under clause 10 shall be secured by a mortgage over the premises or residential block in respect of which the loan is made.

(2) Subject to subclause (3), a mortgage referred to in subclause (1) shall contain the provisions contained in annexure "A" to the memorandum of common provisions lodged by the Commission with the Registrar-General under section 265A of the *Real Property Act* in so far as those provisions are not inconsistent with this Scheme.

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(3) In addition to subclause (2), a mortgage referred to in subclause (1) shall be deemed to contain a provision -

(a) that the mortgagor shall -

(i) apply all the proceeds referred to in clause 10(2) to the purchase of the premises or the residential block the subject of the mortgage; and

(ii) where the purchase to which the mortgage relates is of a residential block, complete, to the satisfaction of the Commission, the erection of a house on the block not later than 12 months, or such longer period as may be approved, after the date of execution of the mortgage; and

(b) that a failure to comply with paragraph (a) shall be deemed to be a breach of the mortgage and subject to the provisions of the mortgage relating to a breach of the mortgage.

14. RATE OF INTEREST

(1) Subject to this clause, the rate of interest payable by a person on a housing loan advanced under clause 10 is the rate that was payable by the person on the housing loan advanced to the person under clause 4, and in respect of which the application for the housing loan under clause 10 related, as at the date of the discharge of the mortgage securing that housing loan.

(2) Notwithstanding subclause (1), the rate of interest payable on a housing loan advanced under clause 10 shall, with effect on and from the dates determined under subclause (4), be increased by 0.5% until a ceiling rate equivalent to 1% more than the Commonwealth Savings Bank variable home loan interest rate, as applying from time to time, is reached.

(3) Where the operation of subclause (2) varies the rate of interest payable by a person under this Scheme, the variation so made shall become due and payable on and from the monthly instalment next payable under the housing loan after that variation.

(4) For the purposes of subclause (2), the dates are those on which the rate of interest would have increased under clause 7(2) in respect of the housing loan advanced under clause 4 to the person, and in respect of which the application for the housing loan under clause 10 related, had the mortgage securing that housing loan not been discharged.

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15. REPAYMENT OF LOAN

(1) A person to whom a housing loan under this Scheme is advanced shall repay the loan to the Commission, together with such other amounts as fall due for repayment under this Scheme -

- (a) subject to clause 16, unless otherwise approved, by monthly instalments of not less than 25% of the monthly equivalent of the person's gross weekly income; and
- (b) not later than 45 years after the date on which the principal is first payable under the housing loan.

(2) For the purposes of subclause (1)(b) and clause 16(1)(b), the date on which the principal is first payable under a housing loan advanced under clause 10 is the date on which the principal was first payable under the housing loan advanced under clause 4 to the person, and in respect of which the application for the housing loan under clause 10 related.

16. REVIEW OF REPAYMENT OF LOAN

(1) The Commission -

(a) may -

(i) at the request of the person to whom a housing loan is advanced under this Scheme; or

(ii) of its own volition; and

(b) shall at the expiration of each period of 3 years after the date on which the principal is first payable under the housing loan,

review the monthly instalments required by clause 15(1) to be made on the loan and, where the Commission is satisfied that the review shows that the gross weekly income referred to in that clause in relation to the loan has varied, it may, for that reason, but not otherwise, vary those monthly instalments, either by increasing or decreasing them, so that those monthly instalments are not less than 25% of the monthly equivalent of the person's gross weekly income.

(2) Where the Commission under subclause (1) varies the monthly instalments payable by a person under this Scheme, the variation so made shall become due and payable on and from the date of the monthly instalment next payable under the housing loan after the variation is made.

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17. *BUILDING ACT*

A housing loan under clause 10 shall not be advanced to a person for the purpose of the erection, completion, repair or modification of premises in a manner which does not comply with the *Building Act*.

SCHEDULE 3

Regulation 3

HOMENORTH EARLY START ASSISTANCE SCHEME

1. PAYMENT OF DEPOSIT BY COMMISSION

Subject to this Scheme, the Commission may advance to or pay on behalf of a person a sum of money to be used as, or form part of, a deposit for the purchase or construction of premises.

2. RESTRICTIONS ON SCHEME

- (1) A person is not eligible to participate in this Scheme -
- (a) if the person, the spouse or dependant of the person owns or has previously owned premises in the Territory;
 - (b) if the grant under this Scheme is to be used as a deposit or part of a deposit on a dwelling which the person is purchasing or proposes to purchase under the Homenorth Sales Scheme as specified in Schedule 2;
 - (c) unless the Commission is satisfied that the person intends to live in the premises to which the application for the grant relates;
 - (d) if the market value of the premises to which the application for the grant relates is more than \$100,000;
 - (e) if the person's gross weekly income is less than \$300 or more than \$900;
 - (f) if the contract for the purchase of the premises to which the application for the grant relates was entered into before the commencement of these Regulations; or

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(g) if the application under this Scheme is in respect of the construction of premises, if the construction of the premises commenced before the commencement of these Regulations.

(2) For the purposes of subclause (1)(g), construction of premises shall have commenced if any inspection of work relating to the construction of the premises has been carried out under the *Building Act*.

3. AMOUNT OF ASSISTANCE

(1) The amount that the Commission may advance to or pay on behalf of a person under this Scheme is, subject to subclause (2), that specified in Column 2 of the Table to this clause opposite the range of gross weekly income within which the person's gross weekly income, as at the time the application for the advance is made, falls, specified opposite in Column 1.

(2) The amount that the Commission may advance to or pay on behalf of a single person under this Scheme is \$1,000.

(3) Where the gross weekly income of a person contains an amount which is not a whole dollar, the gross weekly income of the person shall, for the purposes of this clause, be calculated exclusive of that amount.

TABLE

Column 1		Column 2
Not less than \$	Gross weekly income Not more than \$	Amount of assistance \$
300	-	600
601	-	750
750	-	900
		3,000
		2,000
		1,000

4. TIME OF PAYMENT AT DISCRETION OF COMMISSION

An amount to be advanced to or paid on behalf of a person under this Scheme may be advanced or paid at such time as the Commission thinks fit.