

DEPARTMENT OF HOUSING — KEYSTART LOANS

1699. Hon Lynn MacLaren to the Minister for Agriculture and Food representing the Minister for Housing:
- (1) Please provide the percentage of standard Keystart loans that were granted to first time buyers:
    - (a) in the financial year 2012–13 and 2013–14;
    - (b) as a percentage of all lending to first time buyers in the State since the scheme started to 2013–14;
    - (c) for house and land packages; and
    - (d) for established dwellings?
  - (2) What is the total number of applications for Keystart loans received, by year, since the scheme started to 2013–14?
  - (3) What is the total number of loans provided, by year, since the scheme commenced to 2013–14?
  - (4) What is the average loan size, by year, since Keystart commenced to 2013–14?
  - (5) What is the average loan-to-value ratio since commencement through to 2013–14?
  - (6) What is the average income, by year, of successful applicants from commencement through 2013–14?
  - (7) What is the average deposit, by year, by successful applicants from start to 2013–14?
  - (8) What is the number of defaults, by year, for commencement to 2013–14 with:
    - (a) 30 day arrears;
    - (b) 90 day arrears; and
    - (c) repossession orders lodged with the Supreme Court?

**Hon Ken Baston replied:**

The Department of Housing and Keystart advise:

- (1) (a) 2012–13: 87%  
2013–14: 87%
- (1)(b)–(8) [See tabled paper no 2255.]