

Housing boost on way

Loans of up to \$312,000 for Active Reservists from next July

By Paul Grieve, Assistant Director Housing and Removals Policy

Active Reservists could be eligible for home loan subsidies of up to \$470 per month under the new Defence Home Ownership Assistance Scheme (DHOAS) to be introduced next July 1. But eligibility and the level of entitlement will depend on length of continuous efficient service.

And lapses of two years or more could cost Reservists eligibility and entitlement.

The new DHOAS, is designed to improve current ADF recruitment and retention rates.

The policy director for the new scheme says it will overcome the shortcomings of existing schemes by providing one that reflects contemporary housing and home finance markets and has the flexibility to keep pace with both.

Reserve Force members will become eligible for assistance under the DHOAS on completion of eight years efficient service performed in consecutive years.

"They will then become entitled to payment of the subsidy assistance on completing each subsequent year of efficient service," said the Director Housing and Removals Policy, Mr Robert McKellar.

"For the purpose of eligibility and entitlement, efficient service across all categories of active Reserves will be

20 days of Reserve service performed in the Reserve training year.

"Eligible Reserve members will lose both eligibility and entitlement to the subsidy assistance where there is a break in efficient service of two years or more."

Although figures could vary between now and July 1, 2008, when the new scheme is due to come into force, Reservists will be eligible for subsidy assistance under a subsidised loan limit of:

- \$160,000 after eight years service;
- \$234,000 after 12 years of service; and
- \$312,000 after 16 years of service.

"CFTS of less than six months will count as one year... towards eligibility."

Mr McKellar said the new scheme will also provide Reserve Force members with the opportunity to accelerate their eligibility when they provide continuous full-time service (CFTS).

"CFTS of less than six months will count as one year of efficient service towards eligibility while between six months and 12 months of CFTS will count as two years towards eligibility," he said.

"The performance of CFTS will not change the rate at which an eligible member accrues a subsidy entitlement.

"If the subsidy is not accessed on becoming an eligible member, the entitlement accrues on a month-by-month basis for each subsequent year of efficient service. Extra years of subsidy are also granted for warlike service."

The new DHOAS will also mean some changes to the existing homeowner scheme for Permanent members transferring to the Standby Reserves.

"On transferring from the Permanent ADF to the Standby Reserves, a member will have two years to apply for the DHOAS subsidy and access their accrued subsidy assistance entitlement," Mr McKellar said.

"During this period, if a member provides service, either as Reserve training days or CFTS, this service will contribute to the member's subsidy assistance entitlement.

"From the second anniversary of transferring to the Standby Reserves, a member who is not already accessing the DHOAS, and has provided no further service, either Reserve training days or CFTS, will no longer be able to apply. Their accrued subsidy entitlement will be frozen on this date, but will be preserved until the fifth anniversary of the member's transfer to the Standby Reserves, at which point it will expire."

Mr McKellar added that a member could reactivate an accrued subsidy assistance entitlement by rejoining the Permanent ADF before the fifth



HOUSING BONUS: Incentives for Reservists are set to include subsidised homeloans from July 2008 in an effort to recruit and retain.

anniversary of his or her transfer to the Standby Reserves.

He said members should "exercise caution" when making a decision on home ownership in anticipation of the scheme being introduced.

"While this is the Government's intention, it does not yet have a legal basis, does not establish an entitlement, and may be subject to change before July 1, 2008," he said.

■ The most up to date information on the Defence Home Ownership Assistance Scheme and how it applies to Reservists is at <http://intranet.defence.gov.au/pac> or www.defence.gov.au/dpe/pac/.

DHOAS developments

- Work has begun to engage a scheme administrator and panel of home loan providers through a competitive tendering process.
- The pay and conditions website has been updated with information about lateral recruits, medical separation as a result of incapacity or invalidity, transferring from the Permanent Forces, members rejoining the Permanent Forces, and death benefits.
- The scheme will come into effect on July 1, 2008.

'SNAPS' for flying feeling

By Keeli Cambourne

We know it's not all fun and games in the navy, but fun is certainly on the agenda for those on the recruiting campaign.

The Navy has taken on the old adage, if you can't beat 'em, join 'em, and it's working a treat.

With the launch of the Shoalhaven Naval Aviation Prospects Scheme (SNAPS) earlier this year, school students were being thrown in at the deep end – literally – to find out just what was on offer in the Fleet Air Arm.

Taking the plunge in the training pool at HMAS *Albatross* in Nowra to learn about sea survival techniques and getting hands-on experience in the flight simulators was proving to be one of the best work experience programs high school students had ever undergone.

SNAPS has taken it one step further with the introduction into the program of the Flight Simulator Training – Generic (FST-G) emulators which lets students test their skills and experience the rigors of flying a navy helicopter.

The FST-Gs made their debut at the end of June at the Shoalhaven Careers Expo and from all reports were the most popular exhibit there with more

than 500 young people – and a few older ones – experiencing just what it is like to fly one of the navy's three types of helicopters from the safety of a high-backed pilot's seat and a whiz-bang computer terminal.

There are now 12 of the units which are being used to capture the imaginations of highschool students between Years 9 and 12.

SNAPS was developed by the Navy in conjunction with the Shoalhaven Work Place Learning Program and secondary schools throughout the region. The FST-Gs add a third core to the project which also includes a leadership program and an adopt-a-school scheme.

The simulators are taken to the students at school, transported in an eye-catching van.

"The whole program is designed to encourage kids to consider a career in the FAA," said CMDR Allen Whittaker.

A small team of naval aviation officers, headed by LCDR Daryl Robinson, visits schools with the simulators hoping to inspire would-be recruits.

"We tailor the program for the schools, so we can have a flight engineer, a pilot and maintenance officers



IN CONTROL: Federal Member for Gilmore Mrs Joanna Gash takes the controls of one of the new flight simulators under the guidance of the Commander Australian Naval Aviation Group CDRE Timothy Barrett. Looking on is (right rear) is State Member for South Coast Mrs Shelley Hancock. **Photo: ABPH Craig Owen.**

come and speak with the students as well," LCDR Robinson said.

"We have found that 90 per cent of the students that take part in the program say they would consider investigating a career in the navy.

"Some of these kids are natural fliers on the simulators."

SNAPS is unique to the Shoalhaven, with many of the components and

software for the simulators developed by companies within the region, but its success has seen interest shown in expanding it to the Illawarra and Southern Highlands.

And the Air Force and Army are also asking for advice on how to do a similar program for themselves.

Vincenia High School careers advisor Mark Dodd said students from his

school who had already taken part in the program were enthusiastic in their response.

"Most of the time when they thought about a career flying they would think of the Air Force," he said.

"Until this they didn't understand all that was available in the Navy and it has influenced them to have a better look."