



Australian Government

Department of Veterans' Affairs

Factsheet HAC05 - Defence Service Homes (DSH) Home Support Loan

Purpose

This Factsheet is about the Defence Service Homes (DSH) Home Support Loan, who is eligible and how to apply.

What is the Defence Service Homes (DSH) Home Support Loan?

The Defence Service Homes (DSH) Home Support Loan is a loan of up to \$10,000 available to eligible veterans and their dependants to assist with the cost of home maintenance and modifications.

Do I qualify?

You may qualify for the Defence Service Homes Home Support Loan if you are:

- an eligible person under the *Defence Service Homes Act 1918*;
- eligible for a benefit under the *Veterans' Entitlements Act 1986* as the result of service with the Australian Defence Force or a Peacekeeping Force; or
- a surviving partner or dependent parent of a person mentioned above.

You need to access the Defence Service Home Subsidised Home Loan (please see Factsheet [HAC01 Defence Service Home Loans](#)) before you can obtain a Home Support Loan. You are not eligible for a Home Support loan if you have a current DSH loan with a balance of more than \$10,000.

What can I do with the loan?

You can use your Home Support Loan to:

- assist with the cost of modifications, repairs or maintenance to your home;
- assist with granny flat accommodation on another person's property (in this situation, you must assign the loan to the owner of the accommodation so you also need to apply for a Certificate of Assignment); and/or
- assist with the cost of housing-related purposes that encourage independent living.

Home Support Loans cannot be used to buy or build a house and are not transferable from one home to another.

How much can I borrow?

DSH offers loans of up to \$10,000 but the maximum amount you can borrow depends on various factors; for example, the bank's lending criteria and your ability to meet your instalments and other commitments. The minimum drawing at any one time is \$1,000.

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The interest rate is a variable rate set on the 5th of each month. It is set at 1.5% below the average standard variable home loan rate on the last working day of the previous month. It will not exceed 6.85% per annum.

Westpac Banking Corporation provides the subsidised housing loans. First mortgage security is usually required.

What else does this scheme offer?

DSH also offers:

- the opportunity to apply for the remaining balance of your entitlement at any time if you have not borrowed the maximum amount of \$10,000; and
- insurance (please see Factsheet [HAC02 Defence Service Home Insurance](#)).

Where do I obtain an application form?

You can obtain an application form:

- from your nearest Department of Veterans' Affairs office;
- by phoning Defence Service Homes on 1800 722 000*;
- from the [Home Support loan](#) page of the DSH website at www.dsh.gov.au/lending/home_loan_support.htm; or
- by [emailing DSH](#) at DSHSubsidyVIC@dva.gov.au; or
- from your local Westpac branch.

Where can I lodge my application form?

You can lodge your application form:

- at your nearest DVA office;
- by fax to (03) 9284 6800;
- by [emailing DSH](#) at DSHSubsidyVIC@dva.gov.au;
- or by post to:
Defence Service Homes
GPO Box 9998
Your capital city

If you are entitled to a loan you will be sent a Certificate of Entitlement. You then need to take your certificate to any Westpac branch to apply for the Home Support Loan. You should not enter into any binding commitment until the Bank approves your loan application.

Disclaimer

The information contained in this Factsheet is general in nature and does not take into account individual circumstances. You should not make important decisions, such as those that affect your financial or lifestyle position on the basis of information contained in this Factsheet. Where you are required to lodge a written claim for a benefit, you must take full responsibility for your decisions prior to the written claim being determined. You should seek confirmation in writing of any oral advice you receive from DVA.

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Related Factsheets

- [HAC01 Defence Service Home Loans](#)
- [HAC02 Defence Service Home Insurance](#)

More Information

DSH loan Enquiries

Phone: 1800 722 000

[Email: DSHSubsidyVIC@dva.gov.au](mailto:DSHSubsidyVIC@dva.gov.au)

[Website: www.dsh.gov.au](http://www.dsh.gov.au)

Defence Service Home Insurance Enquiries

Phone: 1300 552 662 *

[Email: insurance@dva.gov.au](mailto:insurance@dva.gov.au)

[Website: www.dsh.gov.au](http://www.dsh.gov.au)

DVA General Enquiries

Metro Phone: 133 254 *

Regional Phone: 1800 555 254 *

[Email: GeneralEnquiries@dva.gov.au](mailto:GeneralEnquiries@dva.gov.au)

[DVA Website: www.dva.gov.au](http://www.dva.gov.au)

[Factsheet Website: factsheets.dva.gov.au](http://factsheets.dva.gov.au)

* Calls from some mobile phones and pay phones may incur additional charges.