LC QoN 1699 Marmion

(1)(b)-(d)

This table is compiled from 2008-09, as the information requested is not available prior to that year. Percentages reported under items (c) and (d) are calculated as a percentage of all Keystart standard loans as requested.

	(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	(d) For established dwellings
2008-09	16%	34%	54%
2009-10	20%	52%	39%
2010-11	2%	57%	26%
2011-12	1%	53%	32%
2012-13	9%	59%	28%
2013-14	16%	66%	21%

(2)-(4)

	(2) Total number	(3) Total number	(4) The average
	of applications	of loans	loan size, by
	for Keystart	provided, by	year, since
	loans received,	year, since the	Keystart
	by year, since	scheme	commenced to
	the scheme	commenced to	2013-14
	started to	2013-14	
	2013-14		
1989 to 2005	44 756	29 666	\$ 109 608.47
2005-06	6 086	4 135	\$ 129 354.28
2006-07	4 136	1 564	\$ 199 989.24
2007-08	5 865	2 828	\$ 253 076.77
2008-09	9 260	5 095	\$ 282 929.35
2009-10	5 048	5 493	\$ 316 750.50
2010-11	724	526	\$ 257 406.21
2011-12	1 256	564	\$ 241 802.74
2012-13	4 444	2 723	\$ 313 039.22
2013-14	6 019	3 974	\$ 356 832.52

(5)-(7) This table is compiled from 2008-09, as application information is not available prior to that year.

	(5) The average	(6) The average	(7) The average
	loan-to-value	income, by year,	deposit, by year,
	ratio since	of successful	by successful
	commencement	applicants from	applicants from
	through to	commencement	start to 2013-14
	2013-14	through	
		2013-14*	
2008-09	92%	\$ 87 420.13	\$ 21 851.27
2009-10	95%	\$ 76 496.08	\$ 16 768.86
2010-11	89%	\$ 77 705.58	\$ 27 494.85
2011-12	89%	\$ 78 510.94	\$ 27 512.45
2012-13	95%	\$ 88 681.88	\$ 16 810.82
2013-14	96%	\$ 91 164.74	\$ 15 180.31

^{*} The amount shown is the average income quoted per successful application, by the year the loans were approved

(8)(a)-(c) This table is compiled from 2009-10, as arrears information is not available prior to that year.

Month	(a) 30 Days arrears	(b) 90+ Days arrears	(c) Repossession orders lodged with the Supreme Court*
Jun-10	51	25	Nil
Jun-11	96	28	Two
Jun-12	77	37	Seven
Jun-13	37	26	Eight
Jun-14	34	13	Eight

^{*} The number of repossession orders used to seize a property.