QTON No. 004

Legislative Assembly for the **Australian Capital Territory**
Standing Committee on Public Accounts and Administration

Inquiry into Home Buyer Concession Scheme Administration

Answer to question taken on notice

Asked by: Ms Fiona Carrick MLA

Addressed to: Ms Lisa Holmes, Acting Commissioner for Revenue, Chief Minister, Treasury and Economic Development Directorate

In relation to: Compliance checks for Home Buyers Concession Scheme

Hearing: 15 October 2025
Uncorrected Proof Transcript p. 65
Transcript provided: 22 October 2025
Answer Due: 30 October 2025

Ms Holmes took on notice the following questions:

THE CHAIR: All right. Thank you.

Like I mentioned earlier, you are able to put through questions on notice. However, we do have one more piece of homework for the minister to take home.

Ms Carrick.

MS CARRICK: I was just wondering if you could take on notice, your compliance work around what the criteria is? What the compliance checks are for each of the criteria? And, including the data matching and the data bases that you access for those checks. And how frequently you do those checks? And how long each one takes?

Ms Holmes: I will just make one immediate comment, Ms Carrick. We do the data matching, we basically come up with some possibilities. That is then provided to a team. So it is not an automatic process. There is some identification of possible things for investigation, to ask more information from a taxpayer on.

MS CARRICK: Yes.

Ms Holmes: It is not an automatic process that someone is automatically sent out something. It goes to the team to look at.

MS CARRICK: Yes, I know. I would hope so, because it is not Robodebt.

THE CHAIR: And for the benefit of the committee, if you could still provide an answer to the section as well.

Ms Holmes: Yes.

<u>The answer to the Member's questions is as follows</u>:

Compliance data

Due to the nature of the eligibility criteria of the Home Buyer Concession (HBC) scheme and the varied availability of data, the ACT Revenue Office's (ACTRO) business intelligence data matching is not instantaneous. Details of data available include the following.

Income

Income eligibility is assessed using income data provide by the Australian Taxation Office (ATO). ACTRO receives this data annually, which is then matched with the duties records to verify eligibility.

Prior property

Land Titles Office (LTO) records are checked to verify prior ownership of properties in the ACT. The duties records are matched against Rental Bonds, utility records and ATO rental declaration records to determine if the taxpayer has or has had interest in other properties. ACTRO receives the Rental Bond records daily, however checks are performed weekly. The ATO records can only be checked annually and are used to determine if the taxpayer may have interest in investment properties in other states or the Northern Territory.

Residency

Lease transfer records from the LTO are used to determine if the property has been on sold within the residency period. These checks are performed weekly. Other records from rental bonds, ATO rental data, and utility records are used to determine if the property has been rented within the residency period. ATO rental records are checked annually and utility records checked quarterly.

Compliance checks

The ACT Revenue Office's compliance data matching is made against the taxpayer's claim for the concession and can take over two years, sometimes longer (especially for new builds which would need to await a certificate of occupancy), before verification by a tax officer may commence. This timing reduces the possibility of having to undertake multiple checks if the residency criterion is still open to being met and provides access to data from all available sources.

Importantly, a purchaser should self-identify non-compliance as soon as they become aware of it. The Notice of Assessment for conveyance duty includes a statement reminding the purchaser of the conditional nature of the concession and to advise the ACT Revenue Office if they do not meet eligibility criteria. The ACT Revenue Office also sends a reminder contact to the taxpayer after six months to provide them with the opportunity to advise the ACT Revenue Office if they do not meet eligibility criteria.

Approved for circulation to the Standing Committee on Public Accounts and Administration

Signature: Date: 30/10/25

Rachel Stephen-Smith MLA, Minister for Finance