

Introduction

The Tenants' Advice and Advocacy Program (TAAP) assists renters understand their rights and obligations so they can make better and more informed decisions and prevent the escalation of matters in the future. The program:

- prevents homelessness and other negative housing outcomes
- reduces unnecessary legal conflict and
- assists in the swift resolution of necessary legal disputes and improves the efficient and fair functioning of the NSW Civil and Administrative Tribunal'
- facilitates better functioning and fairer relationships between renters, landlords and agents
- provides government with intelligence regarding the operation of the rental sector

Recommendation

In order to meet community need for advice and advocacy for renters, increase funding to the NSW Tenants' Advice and Advocacy Program to bring total funding to **\$26.0m** each year.

The current funding gap is 54.5% of current funding or **\$9.16m** per annum.

Between 2003 and 2024 The Tenants' Advice and Advocacy Program has received only modest increases to its funding in real terms. Over the last 21 years funding for the Tenants' Advice and Advocacy Program has been increased with indexation payments generally below the increase in wages and other costs, and occasional time-limited increases to assist with significant events such as the introduction of the *Residential Tenancies Act 2010* and the COVID-19 health crisis.

In 2021-22 and in 2024-25 NSW Government increased ongoing funding to the program above the indexation by \$1m pa. These increases have recouped the gap between program cost growth and indexation funding and so while gratefully received, these increases have not adequately accounted for the growth in the number of renters in New South Wales (NSW). Between 2006 and 2021 the latest ABS Census data shows the number of people renting their homes has grown by 43 percent. The number of bonds held by the Rental Bond Board by 52% from 2008 to 2024.

This population growth combined with the increasing complexity of casework as housing crises place greater pressure on the rental sector has left Tenants' Advice and Advocacy Services (TAAS) stretched thin. Increasingly, renters are missing out on the services they need to live a dignified life.

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Background

The Tenants' Advice and Advocacy Program (TAAP) has a long and successful history of delivering effective advice and advocacy services to the renters of NSW.

The program was approved and funded in 1994 and began operations in early 1995. Since then more than half a million renters have benefited from the advice and advocacy work of the services.

There are two parallel streams in the program: Generalist services and Aboriginal services. These services are supported with training, legal advice, operational support and policy development by 2 resource services – the generalist resource service, the Tenants' Union of NSW, and the Aboriginal Resource Unit.

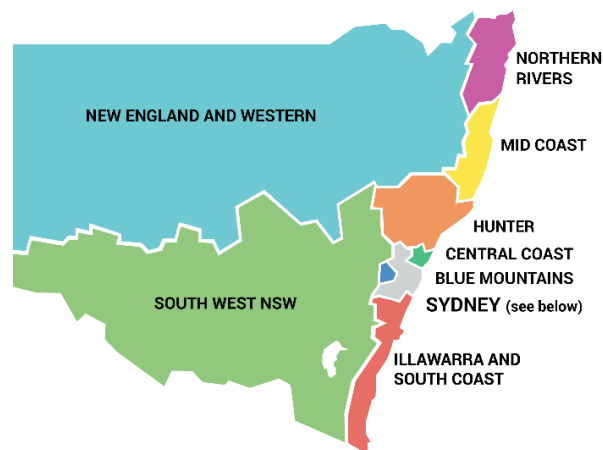
Generalist services

There are 15 generalist direct services open to all renters but with clear priority groups focussing on renters with financial or economic disadvantage. Services are assigned to discrete geographical areas across Sydney and NSW.

Aboriginal services

There are 4 Aboriginal-focussed and led direct services. Aboriginal TAASs develop and adapt service-provision models to respond to Aboriginal community needs in delivering the Program objectives.

Tenants Advice and Advocacy Services in NSW



Tenants Advice and Advocacy Services in Sydney



Aboriginal Tenants Advice and Advocacy Services



Tenants' Advice and Advocacy Service model of assistance

Tenants' Advice and Advocacy Services (TAAS) provide a range of services to renters of NSW from information and resources, advice to ongoing representation and case management.

NSW TAAP Guidelines excerpt

The objectives of the program are:

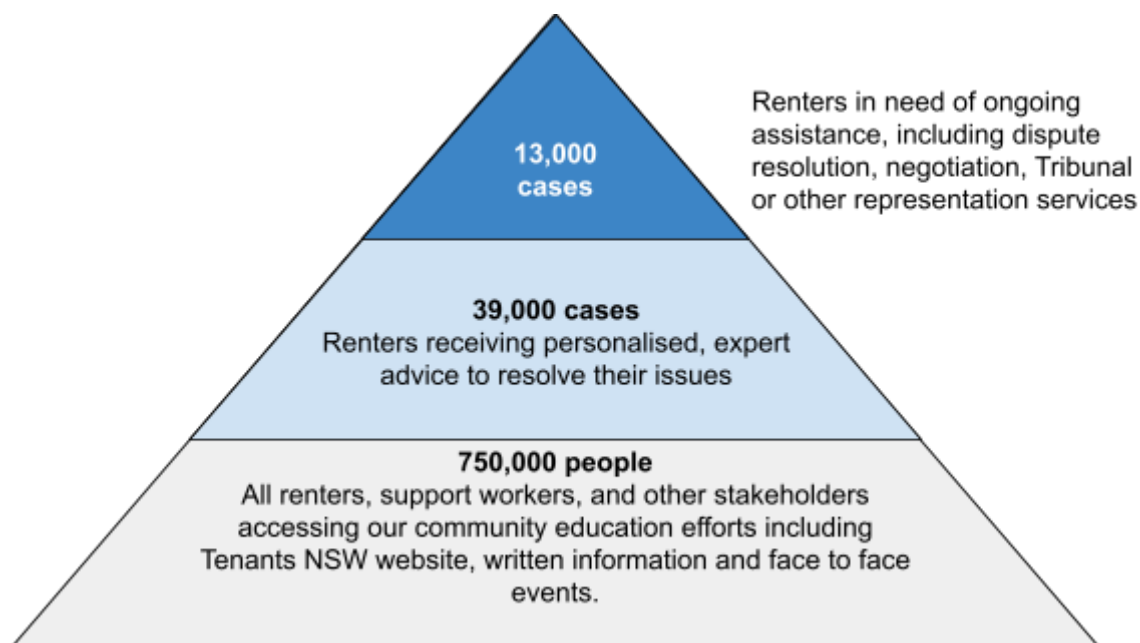
- To assist tenants, understand their rights and responsibilities under relevant legislation, primarily the Residential Tenancies Act 2010, Residential (Land Lease) Communities Regulation 2015, the Civil and Administrative Tribunal Act 2013, Boarding Houses Act 2012 and associated Regulations (referred to collectively in these Guidelines as 'the legislation') and any subsequent amendments or legislation that replaces these Acts;
- to assist tenants to achieve satisfactory resolution of tenancy problems and disputes with a focus on achieving resolution through negotiation;
- to assist tenants in the preparation of cases for NSW Civil and Administrative Tribunal (the Tribunal) hearings;
- to provide advocacy on behalf of tenants at the Tribunal with a focus on assisting tenants in conciliation between parties;
- to provide advocacy at Tribunal hearings when conciliation between parties has not succeeded including the provision of duty advocacy, where appropriate; and
- to provide appropriate referrals to other service providers.

In Financial Year 2023-24 TAAS opened more than 39,000 case files which comprised more than 140,000 sessions of assistance. Of these sessions, 70% involved assistance for the renter to resolve the dispute themselves, whether through advice or the provision of other resources.

Advocacy work on behalf of renters includes representing the tenant at the Tribunal or other dispute resolutions, or commonly in negotiations intended to avoid formal dispute resolution. More than 15,000 sessions of assistance were dedicated directly to this purpose.

Where more significant work was provided, TAAS achieved a resolution rate of 85% – creating an outcome materially improving the renter's situation compared to where they may have been without intervention.

The Tenants' Union website supported by the TAAP funding additionally supports significant numbers of renters and stakeholders with 746,000 unique users and 2.2million sessions over 2023-24 accessing legal information and tools to assist in resolving disputes.



Increasing demand and unmet need

Increased population, particularly in the priority service groups for the program, means maintaining funding only at the level provided in previous years in. At the same time, the growing housing crisis has created significant problems for renters – particularly the priority service groups of the program. The TAAS funding shortfall has meant more and more renters in need of assistance have been unable to access the benefits of the service.

2021 Census data shows significant increase in NSW renting households

- The 2021 Census showed that there are now 2,363,324 people who rent their homes in NSW, close to 1 in 3 households (32.6%).
- The number of people renting their home continues to grow, increasing significantly faster than general population growth.
- In the 15 years 2006-2021 the number of renters has increased by over 40%, while general population grew 23%.
- This trend continues with population growth of 1.7% over the last year, but bonds held growing by 2.3%.

More renting households are renting long term (more than 10 years). Many are raising children, with families the most common renting household type in NSW. There are now more than 600,000 young people aged under 20 in rented homes. An increasing number of people over 60 find themselves retiring while still renting in the private rental market. Between the 2006 and 2021 Censuses the number of renters over 60 has increased by 82%, a significantly higher increase than the general population. There has also been a significant increase in the number of people renting while on a lower income. This is a leading indicator of the need for legal services.

Evidence of unmet need

In 2024 we have conducted an analysis of the unmet demand for Tenants' Advice and Advocacy Services. The full briefing is available as an appendix to this report.

We conclude that there is a current expressed unmet need rate of 39% across the state. This is derived from analysis of 11 of the 15 generalist services (five regional services, two outer metropolitan, and four inner metropolitan services) which showed that approximately 24,000 people a year are seeking assistance but not receiving advice or advocacy services. A further cohort receive assistance but not at the level that they may require. This may include receiving advice and guidance to self-represent though their case and needs may indicate representation would be most beneficial.







Previous Tenants' Union of NSW analysis of calls to the Tenants' Advice and Advocacy Services in March 2021 previously suggested that during the original COVID-19 funding boost there was still a level of unmet demand of about 27%, or one in four calls. On baseline funding at the time this would have translated to an unmet demand of 52%.

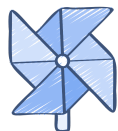
An increase in funding should seek to meet the level of unmet demand across the state. Recurrent funding, rather than one-off increases, is required to ensure demand is met in an ongoing manner and allow services to respond to changing environments in the most flexible and responsive manner.

NSW Civil and Administrative Tribunal caseload

In 2022-23 there were 38,892 applications made for matters relating to residential tenancies at the NSW Civil and Administrative Tribunal (the Tribunal). Over 50% – 19,846 – of all applications to the Tribunal were seeking eviction. 68% of landlord applications relating to tenancies in the private rental market and 66% of applications made by social housing landlords were for eviction. Provision of duty advocacy to ensure social housing renters facing

eviction at Tribunal are able to access advocacy would provide invaluable support, especially given renters evicted from social housing are at a significantly higher risk of homelessness.

ABS Census 2021 indicators of increased need		Number	% Increase since 2006
	NSW total renters	2,363,324	43.1%
	Renters earning less than 80% of median NSW income	1,066,750	40.2%
	Aboriginal or Torres Strait Islander renters	196,270	84.7%
	Renters born outside of Australia	927,310	68.5%
	Renters who speak a language other than English at home	841,169	95.4%
	Renters in need of assistance with core activities (people with disabilities)	133,058	115.6%
	Renters aged over 60	261,748	82.4%



Children in renting homes

608,891

24.7%

Current funding levels and sources

Funding sources

Historically the Program has been funded from monies generated by the renting sector itself. Currently 100% of the funding is obtained from the Rental Bond Interest Account. Previously, the Property Services Statutory Interest Account also contributed a matched amount. These are both legislatively empowered and protected funding sources. The *Residential Tenancies Act 2010* provides at s186 (3) provides that

'the Secretary may make a grant or loan, on the recommendation of the Board and with the approval of the Minister, from the Rental Bond Interest Account for the following purposes— (a) establishing and administering tenancy advisory services,'

and the *Property Stock and Agents Act 2002* which provides at s189 (2) that

'the Secretary may, with the consent of the Minister, apply money held in the Statutory Interest Account for all or any of the following purposes— ... (c) providing money for the establishment or administration of rental advisory services.'

The Rental Bond Board holds tenants' money in trust for them in the event that money is owed at the end of the tenancy. The Rental Bond Interest Account experienced low returns on investments in the years following the Global Financial Crisis, however both the number and value (inflation adjusted) of bonds held has increased by 52% from 2006-2022. The NSW Government has sought to address this issue by transferring the rental bonds to NSW Treasury accounts and funding the legislated purposes through appropriations. In doing so the Rental Bond Board retained a cash surplus of \$168m at June 2024, projected to decrease to \$156m over 2024-25. This pool alone is sufficient to fund the entire proposed increase to the TAAP program for 12 years (including average 4%pa increases) without needing further government support.

The Rental Bond Board holds over \$2bn in bonds in trust for the renters of NSW. Under current arrangements Treasury NSW is returning just over 3% of the value of the more than \$2bn in bonds held. The shortfall of funding is clearly making it difficult for the Rental Bond Board to fund the activities of Fair Trading and the Tribunal, as well as community grants such as the Tenants' Advice and Advocacy Program, financial counselling and others. Government activities accounted for 58% of the expenditure of the Bond Board in 2022-23, with community grants (excluding the Mascot Towers support which has now ended) only 34%.

NSW Budget statements detailed the transition to OneFund which will hold all investment funds of the NSW Government, totalling \$46bn, of which more than \$2bn will be rental bonds. This fund is projected to return CPI + 4.5%pa over 10 year rolling periods. If CPI is held to an average of 2.5% this is a return of 7%pa, or \$140million each year. While Treasury NSW may have subsidised the activities of the Rental Bond Board for a brief period, it is clear that this period is coming to a close, and the Board now has the ability to properly fund the Tenants' Advice and Advocacy Program.

The Property Services Statutory Interest Account receives income derived from trust accounts which predominantly hold rent collected and sales deposits and so has not been tied to returns on government investment but rather the activity in the rental and sale of property. From June 2008 to June 2023 (the most recent annual report) the interest account has grown an average of 11.93%pa to a balance of \$192.5m. However this figure significantly understates the performance of the account as the Interest Account was utilised to assist with the state's response to COVID-19 amongst others and drew down from a peak of \$249m in June 2019.

The accounts discussed above therefore have a combined current cash balance of approximately \$360m, before any additional net revenue is accounted for. These funds could reasonably be used to support the prescribed legislative purposes, including funding the Tenants' Advice and Advocacy Program, without otherwise placing pressure on the finances of the NSW Government. Funding for the TAAP could also be sourced directly from consolidated revenue or other Departments, however this appears unnecessary.

We note that with a focus in Homes NSW and the Department of Communities and Justice in preventing homelessness and sustaining tenancies, there may be opportunity for resources to be shared across Departments. See below for discussion of TAAS role in homelessness prevention and whole of government savings. We would suggest that an interdepartmental grant from Homes NSW to Department of Customer Service to supplement funding increase offers the simplest grants and accountability arrangements.

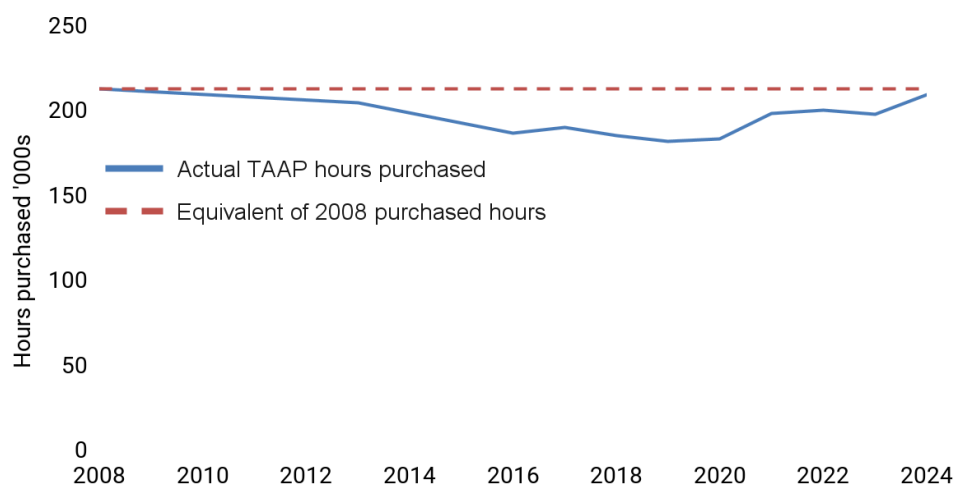
Reduced real funding means reduced capacity

Funding has reduced in real terms as well as in relation to community need.

We have calculated a reference wage for a typical advocate with some experience, working on an award wage, as \$24.81ph in 2008. With wage increases including the Equal Remuneration Order the same advocate, at the same award grade and experience, in 2024 receives \$51.51ph.

This is an increase in wage-related costs of 107.6% over 16 years. With the October 2024 \$1m increase included, the ordinary grant has allowed for an increase in other costs of only 2% over the same period, leaving a shortfall needed to cover operating costs.




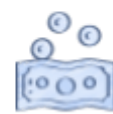
TAAP Hours purchased 2008-2024



We calculate that the baseline grant was sufficient to purchase 212,743 hours of TAAS work in 2008, with this figure equating to 209,542 hours in 2024. This leaves a remaining funding gap of \$0.26m pa needed to maintain wages at the existing service level in 2008, without any additional services for population growth.

Funding for what is needed

To use another reference point, in 2008 the funding provided per bond of \$12.65, (\$19.00 in the equivalent 2024 dollars) was sufficient to provide 20 minutes of TAAS advice per bond lodged. In 2024 with the increase in both wages and number of renting households, the funding provided per bond of \$16.36 was sufficient for less than 12 and a half minutes per bond lodged. These amounts represent a reduction in the indirect contribution of 1.08% pa from each bond held in 2008 to 0.78%pa in 2024. The average cost per client in 2022-23 was \$410, with simple advices costing less than this amount and ongoing casework significantly more.

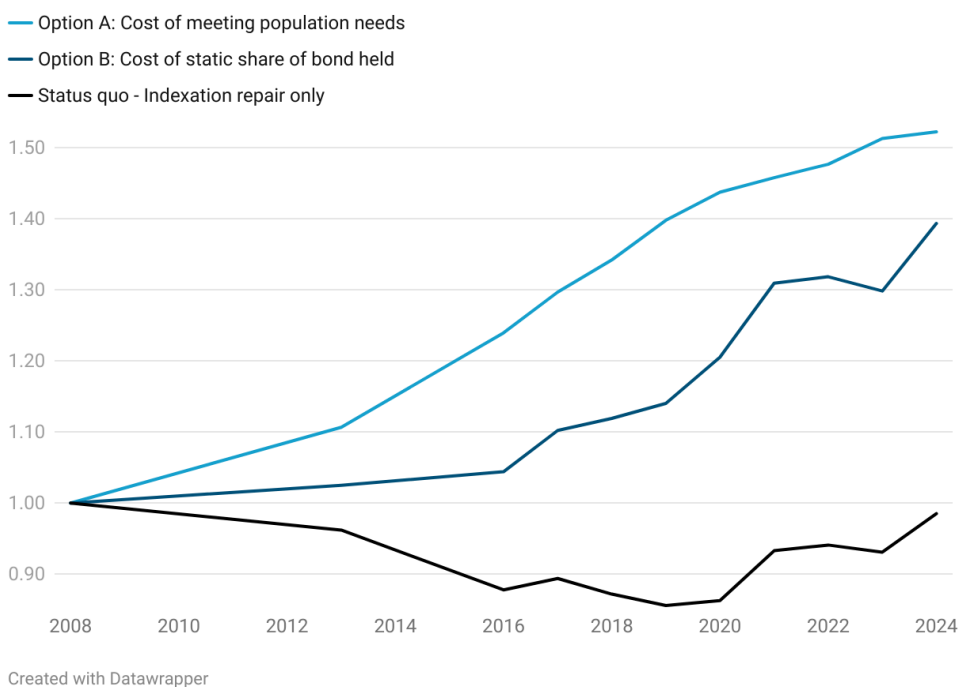
 <p>In 2008 core TAAP funding purchased 20mins and 9 seconds of support per bond held</p>  <p>In 2023 this has reduced to purchasing 12mins and 14seconds of support per bond held</p>	 <p>In 2008 TAAP received 1.08% of each bond held: The equivalent of \$19.00 per bond (\$2024)</p>  <p>In 2024 TAAP now receives just 0.78% of each bond held or \$16.36 per bond</p>
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The two options to restore funding are

Option A: to ensure the funding required can provide the same level of service, accounting for both increased cost and in line with the needs of the population, funding for the program needs to be set at \$25.98m pa. an increase of 64.3% or \$9.16m.

Option B: A more moderate options maintains an equivalent contribution as the renting population and cost of renting increases, with a consistent return on each bond held. For this option, there would remain gap, but it remains a more manageable and responsive form of program funding at 1.08% of each bond held (the equivalent proportion in 2008). This translates to program funding lifting to \$21.80m pa. an increase of 37.8% or \$4.97m.

Relative gap to needed funding



In 2008 the Robyn Kennedy review of the program on behalf of Fair Trading recommended an increase of between 8% (to maintain the program funding in real terms) to 29% (to meet the demand needs). At the time an increase of 29% would have brought the total FTEs under the program to 116, or the equivalent today of a \$2.55m increase. However the renting population has continued to grow since this recommendation as discussed above.

Demonstrated increased delivery of service with one-off grants and increases

Since 2020, the Program has received three one-off grants. To assist in the response to COVID-19 the network received two staffing boosts of 18 FTE from May 2020-April 2021 and 21 FTE from October 2021 to October 2022. This boost meant that services could assist more people with greater complexity of need. The number of cases assisted rose 23% from FY 2019-20 to FY 2021-22 and the sessions required to resolve each case rose from 2.2 to 3.5, resulting in an increased work output of 60% for the period of the boost. Given the boosts increased staffing by 20%, the program outperformed an expected output increase.

The program received a further \$1m boost following the 2023 election – examination of results to come.

Whole of government savings

TAAP prevents homeless and costs of homelessness

The NSW Productivity Commission identified evictions as having a significant direct cost to the NSW economy. They cite NSW Treasury's estimate that the over 23,000 renting households forced to move each year results in total direct costs of \$116 million per annum, primarily due to the relocation costs incurred by renter¹, which lines up with our own research. This was a cost of \$5,000 per forced move in 2019.

When a household experiences homelessness costs are significantly higher again. Eviction has serious impacts on the physical health and mental well being of the renter(s) as well as impacting their financial and economic position. Rectifying these impacts places a significant cost burden on the government. The Department of Communities and Justice final report on *Pathways to Homelessness* in 2021, authored by Taylor & Fry, estimated the average cost to the government of supporting an individual experiencing homelessness is \$166,000 over 6 years.² This complements previous research from AHURI which found the annual cost to be \$29,450.³ TAAS prevented homelessness in 3,800 cases each year. This represents an annual saving to

¹ NSW Productivity Commission (2019) [Kickstarting the productivity conversation](#), October 2019, p120
Research undertaken in 2022 by the Tenants' Union using the same method of calculation with updated and comparable estimates on costs (\$5,220 per move), estimated direct costs of around \$122 million pa.
Tenants' Union of NSW (2022) [Eviction, Hardship and the Housing Crisis](#), February 2022

² NSW Dept of Communities and Justice (2021) [Pathways to homelessness](#), Final Report, December 2021, The distribution of cost to government, p.67

³ Zaretsky et al (2013) [The cost of homelessness and the net benefit of homelessness programs: a national study](#) - Findings from the Baseline Client Survey, p.4,

governments of more than \$105m. This money is now available to be spent on other government priorities.

A key part of the Tenants' Advice and Advocacy Services approach to homelessness avoidance is to prevent evictions both by ensuring the law is applied in an appropriate and just way, and by negotiating alternatives to evictions. In the 2021 and 2022 calendar years Tenants' Advice and Advocacy Services have prevented eviction in 5,845 cases. Using NSW Treasury estimation, these interventions have saved renting households an equivalent of \$29.2 million per annum in relocation costs. This money is now available to be spent in the broader economy spreading greater benefit to the whole NSW community. Many of these cases would otherwise need greater support from the social housing or specialist homelessness services.

Tenants' Advice and Advocacy Services are effective. In cases over 2023-2024 involving the risk of eviction, TAAS maintained a positive resolution rate of issues in 87% of cases where they were able to offer services beyond advice only, either by preventing the eviction, or ensuring the person had sufficient time to find new accommodation without experiencing homelessness or other harm.

A funding boost to the Tenants' Advice and Advocacy Services would create greater efficiency for government expenditure reducing costs on Fair Trading NSW complaints centre, the NSW Civil and Administrative Tribunal, Office of the Sheriff NSW, and across housing, homelessness and health services. A Tenants' Advice and Advocacy Program funded at \$26m would see a proportionate increase in cases preventing homelessness and evictions, and is likely to represent a cost benefit ratio to government on the whole-costs of government of [to be calculated].

We know that TAAS also seek to ensure their services are delivered as efficiently as possible and take up opportunities to improve service delivery.

Expenditure

We have previously presented a range of proposals concerning how increased funding could be used. These proposals included the creation of a new Aboriginal service in South West NSW as the current funding; the return of specialist funding for older renters and/or renters in residential land lease communities; and/or the provision of a duty advocacy program.

We expect that following agreement for increased funding, NSW Fair Trading will reconsider the distribution of additional funding across the grant area. We expect this distribution to meet the relative needs of those local communities with a commitment to ensuring that no service will have its current capacity reduced.

A permanent increase would ensure that service delivery can continue to meet demand by creating new positions and retaining trained staff. Ten (10) of the 19 direct Tenants' Advice and

Advocacy Services are located in regional areas, ensuring employment opportunities created through this increase would be distributed both in and beyond the Greater Sydney region.

We explore below one of the likely ways an increased funding pool could be used to meet the program objectives – the provision of a duty advocacy program.

Funding for duty advocacy

Duty advocacy plays an important role in the TAAP's homelessness prevention. It is a just-in-time intervention that meets people at the Tribunal and ensures that people who may not have been aware of the relevant laws and processes are able to engage effectively in the conciliation phase and seek negotiated outcomes, preventing unnecessary and costly hearings.

At present, duty advocacy is encouraged but not required under the TAAP guidelines and therefore there is no specific funding provided for this labour and time intensive role. Most services provide a limited duty advocacy service, being present for 5-10% of the Tribunal's general or initial hearing lists.

In 2006, Tribunal members were asked their views on the effectiveness of TAAP duty advocacy services:

- 82% of Tribunal members agreed the services assist to achieve conciliation outcomes.
- 88% of Tribunal members agreed that duty advocates improve the efficiency of conciliations.
- 76% of Tribunal members indicated that TAAP duty advocates improve the efficiency of the Tribunal sessions.

Robyn Kennedy Consultants (2010) for Fair Trading estimated from Tribunal caseload that there are an additional 15.9 FTE positions for generalist direct services would be needed to provide regular duty advocacy in their regions.⁴ Based on these 2010 calculations – without adjusting for any change in matters heard – if these 16 positions were costed at today's cost per FTE of \$159,088, (including operational costs) the total additional funding required would be \$2.55m.

⁴ Robyn Kennedy Consultants (2010), *Tenants Advice and Advocacy Program: Research Project on Duty Advocacy, Aboriginal Services and the TAAP Funding Formula*, Final report to Fair Trading, December 2010

Proposals for increase to funding

Recommendation: In order to close the funding gap and meet increased community need for advice and advocacy for renters, increase funding to the NSW Tenants' Advice and Advocacy Program.

Funding should reflect the growth in population, and the increase in costs for reasonable service provision.

Preferred option: Increase funding by \$9,165m pa to \$25,981m pa, a 64.26% increase on current levels, to restore the program to meet both the change in population and costs of service delivery. This ensures the high level of need in the community is being met at a consistent and reliable level.

Alternative option : Increase funding by \$4.979m pa to \$21,796m pa, a 37.8% increase on current levels, to restore the program to the equivalent funding per bond of 1.08% pa. This option represents a more affordable approach which will leave some service gaps, but ensures ongoing funding is still responsive to growth.

Appendix - Annual funding needs calculations:

Reference data

Year	Grant Total	Value of Bonds held at 30 June	Number of bonds held	Program hours purchased
2008	\$ 8,038,933	\$744,419,000	635,490	212,743
2013	\$ 9,267,253	\$1,046,282,000	703,158	204,755
2016	\$ 9,999,202	\$1,308,735,000	787,476	186,707
2017	\$ 10,794,585	\$1,423,706,000	823,901	190,112
2018	\$ 11,184,127	\$1,523,402,000	852,596	185,536
2019	\$ 11,586,483	\$1,619,000,000	888,009	182,056
2020	\$ 12,112,000	\$1,670,000,000	913,091	183,583
2021	\$ 13,696,898	\$1,696,000,000	926,071	198,513
2022	\$ 14,519,010	\$1,766,670,000	938,072	200,285
2023	\$ 15,244,961	\$1,930,000,000	961,000	197,969
2024*	\$ 16,816,647	\$2,018,000,000	967,037	209,542

Data drawn from Rental Bond Board annual reports, TAAS contracts, and author's calculations.

Option A - maintain cost of 20 minutes of assistance per bond held

Year	Purchased Minutes per Bond	Grant as 2008 minutes per bond	Deficit
2008	20m 05s	\$8,038,933	\$0
2013	17m 28s	\$10,654,080	\$1,386,827
2016	14m 13s	\$14,118,447	\$4,119,245
2017	13m 50s	\$15,660,893	\$4,866,308
2018	13m 4s	\$17,205,310	\$6,021,183
2019	12m 18s	\$18,919,473	\$7,332,991
2020	12m 4s	\$20,167,096	\$8,055,096
2021	12m 52s	\$21,390,602	\$7,693,704
2022	12m 49s	\$22,765,148	\$8,246,138
2023	12m 22s	\$24,774,150	\$9,529,189
2024*	13m	\$25,981,156	\$9,164,509

*2024 includes indexation at 3.75%, not yet received at time of publication

Option B - maintain percentage of each bond

Year	Current Grant as Percentage of All Bonds	Grant if 2008 Percentage of Bonds maintained	Deficit*
2008	1.08%	\$8,038,933	\$0
2013	0.89%	\$11,298,732	\$2,031,479
2016	0.76%	\$14,132,945	\$4,133,743
2017	0.76%	\$15,374,510	\$4,579,924
2018	0.73%	\$16,451,120	\$5,266,994
2019	0.72%	\$17,483,477	\$5,896,994
2020	0.73%	\$18,034,223	\$5,922,223
2021	0.81%	\$18,314,995	\$4,618,097
2022	0.82%	\$19,078,156	\$4,559,146
2023	0.79%	\$20,841,946	\$5,596,985
2024	0.83%	\$21,795,915	\$4,979,268

**2024 includes indexation at 3.75%, not yet received at time of publication*

Indexation repair: maintain the number of service hours purchased.

Year	Grant Total*	Hours Purchased	Cost to purchase hours in 2008	Deficit*
2008	\$ 8,038,933	212,743.25	\$8,038,933	\$0
2013	\$ 9,267,253	204,755.26	\$9,628,791	\$361,538
2016	\$ 9,999,202	186,707.94	\$11,393,531	\$1,394,329
2017	\$ 10,794,585	190,112.88	\$12,079,535	\$1,284,950
2018	\$ 11,184,127	185,536.74	\$12,824,131	\$1,640,004
2019	\$ 11,586,483	182,056.84	\$13,539,430	\$1,952,948
2020	\$ 12,112,000	183,583.49	\$14,035,827	\$1,923,827
2021	\$ 13,696,898	198,513.74	\$14,678,695	\$981,797
2022	\$ 14,519,010	200,285.62	\$15,422,082	\$903,072
2023	\$ 15,244,961	197,969.37	\$16,382,648	\$1,137,687
2024	\$16,816,647	209,542.00	\$17,073,560	\$256,914

**2024 includes \$1m boost and 3.75% indexation, not yet received at time of publication*