



State Records Act 1997

Operational Records Disposal Schedule

HomeStart Finance

RDS 2018/13 Version 1

Effective Date: 26 February 2019 to 28 February 2029

Approved Date: 26 February 2019



HomeStart Finance

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Preamble

Purpose of the Schedule

This Operational Records Disposal Schedule (RDS) authorises arrangements for the retention or destruction of records in accordance with Section 23(2) of the *State Records Act 1997*.

Application of the Schedule

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Approved Date: 26 February 2019

Effective Date: 26 February 2019 to 28 February 2029

Authorisation by State Records

This authorisation applies only to the disposal of the records described in the Schedule.

State Records' Contact Information

State Records of South Australia

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South Australia 5001
Email: StateRecords@sa.gov.au

Ph: 7322 7081

Chair, State Records Council

Director, State Records



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Disposal of Official Records

Legislation

Section 23(1) of the *State Records Act 1997* states that an agency must not dispose of official records except in accordance with a determination made by the Manager [Director] of State Records with the approval of the State Records Council.

Section 23(2) states:

‘If an agency requests the Manager to make a determination as to the disposal of official records, the Manager must, as soon as practicable:

- (a) with the approval of the [State Records] Council, make a determination requiring or authorising disposal of the records in a specified manner; or
- (b) make a determination requiring delivery of the records into the custody of State Records or retention of the records and later delivery into the custody of State Records.’

The contents of an RDS, once the approval process is complete, constitute a determination within the meaning of the *State Records Act 1997*.

Functions of the Schedule

An RDS plans the life of these records from the time of their creation to their disposal. It describes the records created and/or controlled by HomeStart Finance, the disposal sentence specifying whether they are to be retained as archives or destroyed, and when this should occur.

This Operational Records Disposal Schedule has been prepared in conjunction with staff from HomeStart Finance to determine the records which need to be kept because of their long term value and to enable the disposal of records once they are no longer needed for administrative purposes. The assessment of the records takes into account their administrative, legal, evidential, financial, informational and historical values. The appraisal of the records is in accordance with the State Records’ policy as documented in *Appraisal of Official Records – Policy and Objectives* - available from State Records’ website (www.archives.sa.gov.au).

The Schedule complements the General Disposal Schedules (GDS) that are issued by State Records to cover housekeeping and other administrative records common to most State Government agencies.



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Using the Schedule

The Schedule applies only to the records described within it.

Layout

The Schedule is laid out as follows:

- Item Number:** Numbering in the Schedule is multi level:
- Functions have single numbers (*e.g.* 1.)
 - Activities and/or processes have two-level numbers (*e.g.* 1.1)
 - Disposal classes have three-level numbers (*e.g.* 1.1.1)
- Function:** The general functions are shown in 12 point bold Arial upper case at the start of each section. (*e.g.* **CUSTOMER RELATIONSHIP**)
- Activity/Process:** The activities and processes relating to each function are shown in 12 point bold Arial sentence case (*e.g.* **Customer Contact**).
- Description:** Descriptions are in three levels ranging from broad functions to specific disposal classes:
- definitions of functions are shown at the start of each section in bold (*e.g.* **(e.g. The function of managing customer relationships with people who engage with HomeStart Finance. This includes any person who makes, or has, contact with HomeStart Finance and a potential or current customer. This includes the creation of a customer file to be linked to any loan file that person may have a relationship with.))**)
 - definitions of activities are located adjacent to the activity title in italics *e.g. The activities associated with collecting and managing data collected about potential customers, and those people who become customers, of HomeStart Finance. This includes the recording of initial contact with potential HomeStart Finance home loan customers.*
 - descriptions of each disposal class are arranged in sequence under the activity definitions.



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Disposal Action: Disposal actions relate to the disposal classes arranged under the activity descriptions. The status of the class is either PERMANENT or TEMPORARY with a disposal trigger and retention period given for all temporary records.

Retention Period of the Record

The Schedule is used to sentence records. Sentencing involves applying the record retention periods within the RDS to the records of HomeStart Finance. Decisions are made using the Schedule about whether records are to be retained and, if so, for how long, or when they are to be destroyed.

Retention periods set down in the Schedule are minimum ones and HomeStart Finance may extend the retention period of the record if it considers there is an administrative need to do so. Where HomeStart Finance wishes to retain records for substantially longer periods it should request that the Schedule be amended to reflect this requirement.

Custody and Transfer of the Record

Permanent Records

Section 19 of the *State Records Act 1997* includes provisions for the transfer of custody of an official record:

- a) when the agency ceases to require access to the record for current administrative purposes or
- b) during the year occurring 15 years after the record came into existence - whichever first occurs

Official records that have been sentenced as permanent, in accordance with an approved disposal schedule, are required to be transferred to State Records.

Agencies with valid reasons to retain permanent records for longer than 15 years should apply in writing to Director [Manager], State Records requesting either a postponement or an exemption from section 19.

It should be noted that postponement or exemption are only granted in exceptional circumstances.

Temporary Records

The custody of official records that have been sentenced as temporary is the responsibility of agencies. A policy and standards framework for the management and storage of temporary value official records has been established by State Records as documented in ***Records of Temporary Value: Management and Storage: Standard and Guidelines (May 2002)***.



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HomeStart Finance needs to comply with these policy documents - available from State Records' website (www.archives.sa.gov.au).

The custody of official records on networks or hard drives is also the responsibility of agencies. HomeStart Finance needs to ensure that records in electronic format remain accessible to authorised users for the duration of the designated retention period. State Records is, however, currently examining options for the transfer of permanent value electronic records in digital form to its custody.

Destruction of Temporary Records

Temporary records can only be destroyed with the approval of the Ce or delegate in accordance with the Destruction of Official Records Guideline issued by State Records of South Australia. Failure to comply with this direction falls under Section 17 of the State Records Act 1997 and may be considered by ICAC as misconduct or maladministration.

Prior to destruction, the following General Disposal Schedules (GDS) need to be consulted:

- ***GDS 16 Impact of Native Title Claims on Disposal of Records*** to ensure records which are relevant to native title claims in South Australia are identified and preserved.
- ***GDS 27 for Records Required for Legal Proceedings or Ex Gratia Applications Relating to Alleged Abuse of Former Children Whilst in State Care*** to ensure the preservation of official records that may relate to the rights and entitlements of the individuals who present a court claim or apply for an ex gratia payment and of the State Government in defending or processing those claims and applications.
- ***GDS 32 for Records of Relevance to the Royal Commission into Institutional Responses to Child Sexual Abuse*** to ensure that records of relevance to the Royal Commission are protected and available for the purposes of the Royal Commission and any subsequent actions involving the South Australian Government as well as for future reference and accountability purposes and to protect the rights and entitlements of stakeholders.
- ***GDS36 for records in relation to child Abuse or alleged child Abuse*** to ensure that records relating to child sexual abuse that has occurred or is alleged to have occurred are protected and available.

HomeStart Finance must ensure that all destruction is secure and confidential and that a certificate confirming destruction is provided by private contractors.

Standard methods for destruction of paper are shredding, pulping or other means that are environmentally friendly.

Records in electronic format must only be destroyed by reformatting or rewriting to ensure that the data and any "pointers" in the system are destroyed. "Delete" instructions do not offer adequate security as data may be restored or recovered.

HomeStart Finance should keep their own record of all records destroyed, noting the relevant disposal authority. Proof of destruction may be required for legal purposes, or in response to



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FOI applications. When records are destroyed systems that control them should also be updated by inputting destruction dates and relevant disposal authorities.



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Review

State Records' disposal schedules apply for a period of ten years. Either HomeStart Finance or State Records may propose a review of the Schedule at an earlier time, in the event of changes to functions or procedures that affect the value of the records covered by the disposal authority. Reviews are especially necessary if there is vast administrative change that affects the currency and use of the records and/or the records are dispersed to other agencies.

The State Records Council needs to approve all amendments to the Schedule. Officers using the Schedule should advise State Records of any necessary changes.



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Context Statement

Context of the Agency Covered by the Schedule

HomeStart Finance History and Background

HomeStart Finance was established as a statutory authority in 1989 as an initiative of the South Australian Government under the control of the Minister for Housing. In 1995, it became a for-profit statutory corporation operating under the Housing and Urban Development (Administrative Arrangements) Act 1995 and the subsequent Housing and Urban Development (Administrative Arrangements) (HomeStart Finance) Regulations 2007, reporting to the Minister for Housing and Urban Development.

HomeStart Finance reports to the Minister for Housing and Urban Development and operates under the Housing and Urban Development (Administrative Arrangements) (HomeStart Finance) Regulations 2007 under the Housing and Urban Development (Administrative Arrangements) Act 1995. A seven-member Board of Management, with each member appointed by the Governor of South Australia for a term not exceeding three years, administers the agency.

HomeStart Finance is empowered to facilitate home ownership in South Australia by lending and providing other forms of financial assistance, including finance on concessional or special terms for low to moderate income earners. HomeStart Finance also provides, markets and manages home finance products, and facilitates alternative schemes to encourage home ownership, including mortgage relief schemes, as well as facilitating finance for the development of aged care residential accommodation or facilities.¹

The State Government had provided support for affordable housing, home finance and urban renewal, which has been detailed in books written by Sue Marsden.² In 1993 the \$74 million South Australian Housing Rental Purchase portfolio was transferred to HomeStart from the State Bank of South Australia and HomeStart's lending funds reached \$1 billion, with loans being provided to more than 15 000 customers. New loans launched included the Advantage Loan for increasing home ownership opportunities for low income households and the Seniors Loan to ensure quality of housing for people over the age of 55 years.

The organisation became a statutory corporation in 1995 and in 1996 HomeStart developed the blueprint for, and became administrator of, the state government's 'Deposit \$5000' grant scheme which provided South Australians with individual grants of up to \$5000 to help with the cost of constructing a new home. Bernie Lewis Home Loans and HomeLoans Plus were

¹ HomeStart Finance Annual Report 2014-2015

² Business, Charity and Sentiment: The South Australian Housing Trust 1936-1986. (1986) and Business, Charity and Sentiment: The South Australian Housing Trust 1987-2011. Part two (2011). Both written by Susan Marsden and published by Wakefield Press.



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appointed as the retailers in 1997 and in 1998 HomeStart introduced workshops to provide money management and savings education to home buyers and HomeStart customers.

In 2000, the federal government introduced the First Home Owner Grant, and the customer portal was launched, providing customers with a range of online services including the ability to stop payments, redraw loan funds and view their loan statements and a partnership between HomeStart and South Australian Housing Trust (SAHT) in urban regeneration (Hawkesbury Park initiative) was established.

Between 2001 and 2010, HomeStart developed new loan products, facilities and initiatives. There was a loan facility to assist residential aged care providers to expand their operations (2001), the Graduate Loan (2002) to help eligible graduates at that time to enter home ownership sooner with little or no deposit (i.e., 100% of lending), and the City Loan (2003) which was a joint initiative with the Adelaide City Council to assist moderate income earners to achieve home ownership in the city and North Adelaide. The Nunga and Seniors Equity Loans were established in 2004 and HomeStart's Whyalla office was launched as part of the strategy to make HomeStart more accessible to regional communities. The EquityStart Loan (2005) provided opportunities for SAHT tenants to buy a home of their own. The Breakthrough Loan was launched in 2007.

In 2007, StartDreams.com.au, a free financial education website to help people achieve their financial goals and the Property Locator website (in conjunction with the Affordable Housing Innovations Unit) was launched, providing low to moderate income earners with the opportunity to buy an affordable home before it becomes available on the general market. Property Locator website was transferred to Housing SA in 2012.

In 2008 FlexiCom Loans were launched to provide Community Housing Organisations (CHOs) with the opportunity to expand their affordable housing stock. In conjunction with the Wyatt Benevolent Institution, HomeStart also launched the Wyatt Loan to assist eligible customers with the start-up costs of entering home ownership.

In 2009 HomeStart launched Brahma Green, an initiative with the City of Salisbury and McCracken Homes to build eleven affordable homes for low to moderate income earners. Gary Storkey, the Chief Executive Officer since HomeStart Finance's inception, retired and John Oliver was appointed in December that year to replace him.

HomeStart Finance delivered a major initiative to expand the distribution network in 2010. The GreenLight program provided third party introducers (brokers) with a streamlined information and loan application service. In 2014 HomeStart Finance implemented a Front End Loan System which changed the paper-based loan process to an automated electronic service.

New lending offices were opened in Morphett Vale (2015) and Salisbury (2017).

HomeStart Finance contracted a proportion of its loan management services to BankSA until 30 November 2018 and Australian Associated Advisers Pty Ltd, trading as KeyInvest Lending Services until 30 November 2017. Homeloans Plus provided loan management



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services to HomeStart Finance until 31 July 2016 while Bernie Lewis provided loan management services until 28 February 2017.

HomeStart Finance works with other government agencies, developers and CHOs to develop affordable housing opportunities through a whole-of- industry approach. From 1989 to 2017 HomeStart Finance has assisted more than 71 000 South Australian households to acquire home ownership.³

HomeStart Finance Role and Function

HomeStart Finance's functions include:

- lending money or providing other financial assistance to facilitate home ownership to persons of low to moderate income
- providing, marketing and managing home finance products
- providing, managing or facilitating finance for housing schemes or housing associations and for mortgage relief schemes within South Australia; and
- providing, managing or facilitating finance for the development, ownership or operation of aged care residential accommodation or facilities.

HomeStart Finance operates as a financial institution and complies with relevant consumer credit legislation including the National Credit Protection Act 2009 (Cwlth) which governs the licencing and supervisory regime for brokers and lenders. The agency is also subject to a range of other legislation such as *the Privacy Act 1988* (Cwlth) and *the Anti Money Laundering and Counter Terrorism Financing Act 2006* (Cwlth).⁴

The agency provides administrative and policy support to the HomeStart Finance Board.

HomeStart's funding is entirely sourced from the South Australian Government via the South Australian Government Financing Authority (SAFA), so the exposure to market risk is limited to SAFA's exposure.⁵

HomeStart Finance Structure Description

Key management personnel of HomeStart Finance include the Minister for Housing and Urban Development, members of the HomeStart Finance Board of directors, the Chief Executive Officer and the five members of the executive team who have the responsibility for the strategic direction and management of HomeStart Finance. The Minister is considered a

³ *HomeStart Finance Annual Report 2017–18*.

⁴ *HomeStart Finance Annual Report 2016-2017*

⁵ *HomeStart Finance Annual Report 2017–18*.



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member of the key management personnel of HomeStart Finance due to the power provided under the Urban Renewal Act 1995 for the Minister to control and direct HomeStart Finance. The South Australian Financing Authority (SAFA) provides an overall borrowing limit, as agreed to with the South Australian government, and this finances the lending activities.

HomeStart Finance has five key components:

Retail maintains responsibility for the entire customer value chain focus. This includes Sales, Lending Operations, Third Party Integration, Customer Relationships and Retail Systems Support and Customer Assist roles.

Risk maintains responsibility for Legal and Regulatory Compliance, Credit Policy, Risk Management and Analysis, and Credit Review roles.

Strategic Development includes responsibility for Strategy, Project Management, Marketing and Communications, Product Development, Business Intelligence, Continuous Improvement and Facilities roles.

Corporate Finance includes business relating to Asset and Liability Management, Finance, Business Analysis, Information Assets Management and Information Services roles.

Executive Services includes responsibility for People and Performance and provides support to the Executive.

The current structure of the organisation is shown in Appendix 1.

Predecessor Agencies

There are no predecessor agencies.

Successor Agencies

There are no successor agencies.

Legislation

Legislation administered by HomeStart Finance:

- *Housing and Urban Development (Administrative Arrangements) Act 1995*
- *Housing and Urban Development (Administrative Arrangements) (HomeStart Finance) Regulations 2007*
- *Urban Renewal Act 1995*

Legislation not administered by HomeStart Finance but has a direct impact on operational and recordkeeping requirements:

- *State Records Act 1997*
- *National Credit Protection Act 2009 (Cwlth)*



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- *Privacy Act 1988 (Cwlth)*
- *Anti-Money Laundering and Counter Terrorism Financing Act 2006 (Cwlth)*
- *Electronic Communications Act 2000*
- *Freedom of Information Act 1991*
- *Public Sector Act 2009*
- *Public Sector (Data Sharing) Act 2016*
- *Public Sector (Honesty and Accountability) Act 1995*

Context of the Records Covered by the Schedule

Coverage of RDS 2018/13

This RDS provides comprehensive coverage to closed and current operational records created by HomeStart Finance and applies to records that are created/managed on its behalf by external loan managers under contractual arrangements.

Related Series Affected by RDS 2018/13

There are no related series affected by this RDS.

Complementary Schedules to RDS 2018/13

There are no complementary Disposal Schedules to use with this RDS.

Existing Disposal Schedules Superseded by RDS 2018/13

- RDS 2008/07 Version 1 approved by the State Records Council on 21 April 2009

Records Structure within HomeStart Finance

HomeStart Finance uses a centralised business classification scheme and controls its lending records with two electronic management and tracking systems.

Retention of physical record within the Loan File ceased in 2013 when Lendfast was implemented. All source documents that are supplied by customers or their representatives that support the loan application that previously were held within the Loan File are scanned and stored via Lendfast into the Electronic Document and Records Management System (EDRMS).

Records are managed within an EDRMS and through integration, the loan and customer records are also captured within this system.

Administrative records are kept in discrete series and managed by each workgroup responsible for that area. Financial records are maintained in a financial accounting system and hardcopy using business names and financial period.



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HomeStart Board records are maintained as physical records by meeting date.

Treasury and risk management records are managed within independent electronic systems.

The Lendfast Quote and Application Tracking System (Lendfast Quote, Lendfast Apply and Lendfast Tracking) is used as a recording system to assist in the credit assessment process and to document production and workflow. Based on interview questions and interview responses, an application is further qualified, appropriate documentation is produced and the application tracked for completion.

The Lease and Loan Administration System (LLAS) is used as a recording system for the post settlement process associated with managing the mortgages.

In addition to these systems, the lending area also keeps hard copy files to manage the loan process once settlement has been achieved. The control numbers used for these files is the loan number which is generated by the Lendfast system.

The Sugar CRM system is used as a recording system for telephone enquiries.

Broad Description and Purpose of the Records

The records cover the oversight, monitoring management of and reporting on various activities as listed in this Schedule to:

- facilitate home ownership in South Australia by lending and providing other forms of financial assistance, including finance on concessional or special terms for low to moderate income earners; and
- provide, market and manage home finance products and facilitate alternative schemes to encourage home ownership, including mortgage relief schemes, as well as facilitating finance for the development of community housing and aged care residential accommodation or facilities.

The records cover the various activities as listed in this Schedule and are summarised as follows:

- the management of loans and the development of loan products
- the management of the organisations borrowing and treasury controls, exposure to risk and reporting;
- advice to the Minister or other bodies on policy issues or specific matters affecting HomeStart Finance responsibilities, enquiries from the public or other loan scheme or Agent related organisations; and



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- development and administration of compliance frameworks and systems to ensure the documentation of activities, results, auditing, accreditation, maintenance or other responsibilities are upheld.

Functions and Activities Documented by the Records

The terms used in the RDS are based on the HomeStart Finance Business Classification Scheme and the records document the main functional responsibilities of the organisation. The functions and activities include:

- CUSTOMER RELATIONSHIP
 - Customer Contact
 - Statistics
- FINANCIAL MANAGEMENT
 - Business Analysis
 - Capital Assets
 - Commissions
 - Financial Accounting
 - Finance Support
 - Risk Management
- MARKETING AND COMMUNICATION
 - Budgets (Marketing)
 - Events and Seminars
 - Images
 - Marketing Strategy and Planning
 - Merchandise
 - Production and Design
 - Public Relations and Media Relations
- PRODUCT DEVELOPMENT



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- Agreements (Templates)
- Builder Management
- Consultation
- Consumer Price Index Review
- Interest Rate
- Loan Fees
- Loan Pricing
- Product Approval
- Product Concept
- Product Implementation
- Product Modelling
- Product Specification
- Subsidies
- RETAIL MANAGEMENT
 - Arrears Management
 - Agreements
 - Information Provision
 - Legal Recovery
 - Lender Accreditation
 - Liaison (HomeStart Finance)
 - Loan Management
 - Loss Recovery
 - Property Possession and Preparation
 - Realisation
 - Writing off



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- RISK MANAGEMENT (HOMESTART FINANCE)
 - AML/CTF Program
 - Breaches
 - Compliance
 - Complaints
 - Fraud Management
 - Risk Audit
 - Risk Planning
- STRATEGY MANAGEMENT (HOMESTART FINANCE)
 - Agreements
 - Audit
 - Business Intelligence
 - Partnership
 - Policy
 - Procedures Guides and Training Material
 - Reporting
 - Research
 - Systems Management
- TREASURY
 - Asset and Liability Management
 - Financial Risk Management
 - Financial Projections
 - Funding
 - Hedging



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Arrangement of the Records

The majority of HomeStart Finance's records are managed and maintained within a number of electronic independent systems specifically purchased or developed to manage the operational responsibilities of the agency. The systems generate regular reports which are incorporated into Board papers and other management reporting.

The administrative records are managed within libraries in SharePoint. RecordPoint manages the disposal component.

The majority of the records are kept in decentralised arrangements; however, loan files are centralised. The arrangement of the records varies depending on the type of record or system generating it.

The following number patterns are applied to records:

SharePoint EDRMS numbering:

- Document ID pattern RYYYY/NNNNNN - compressed - e.g. R2015/7
- File ID F for file and next sequential number e.g. F2

Loan Files & Security Packets are identified by Loan number, and the number is generated from LLAS system.

- Loan files by loan number 7 digit compressed number, e.g. 7066481

Agency Creating the Records

HomeStart Finance that administers the records covered by this RDS also created them.

Agency Owning or Controlling the Records

HomeStart Finance that administers the records covered by this RDS also controls or owns them.

Date Range of the Records

Records Date Range: **1989** to **Ongoing**

Volume of the Records

These records are currently located on site at 169 Pirie Street, Adelaide. Records may also be stored off site with Iron Mountain - the Approved Service Provider (ASP) for temporary records storage.

Approximately 55 linear metres of paper records are located in the central records area of the agency, with a further 1170 linear metres in secondary storage at Iron Mountain. Other hard



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copy records are dispersed throughout the agency as well as data in electronic systems. The accumulation rate for records is approximately 20 linear metres per annum.

Special Custody Requirements

There are no special custody requirements.

Special Storage Requirements

There are no special storage requirements.

Issues Not Mentioned Previously

There are no issues that have not already been mentioned.

Comments Regarding Disposal Recommendations

Permanent Records Rationale

Records deemed to be permanent are those which have a continuing value to the State or are of national significance. The appraisal objectives adopted by State Records of South Australia for identifying records of permanent value relevant to the records covered by this schedule are:

Objective 1 - To identify and preserve official records providing evidence of the source of authority, foundation and machinery of the South Australian Government and public sector bodies.

HomeStart Finance records that meet this objective include items, that are formal instruments or authorities establishing the functions, jurisdictions, boundaries and operations

The records covered by these items meet this objective as they are evidence of the source of authority, foundation and machinery of SA Government.

Objective 2 - To identify and preserve official records providing evidence of the deliberations, decisions and actions of the South Australian Government and public sector bodies relating to key functions and programs and significant issues faced in governing the State of South Australia.

HomeStart Finance records that meet this objective include items, 4.5.1, 4.6.1, 4.8.1, 4.11.1, 4.12.1, 4.13.1, 6.7.1 and 7.3.1.

The records covered by these items meet this objective as they are evidence of key decisions and activities influencing the administration of government and the people of South Australia. This include records documenting the background, basis, and outcomes of those decisions and activities with the formulation, determination and implementation of high-level policy and strategic management decisions within and across government strata, and between the public and private sectors.



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Objective 3 - To identify and preserve official records providing evidence of the legal status and fundamental rights and entitlements of individuals and groups.

HomeStart Finance records that meet this objective include items 5.2.1 these records all relate to establishing and protecting the fundamental rights and entitlements of individuals and groups.

The records covered by these items meet this objective as they are essential for establishing and protecting the fundamental rights and entitlements of individuals and groups within the community and the ongoing administration of the State. This includes records establishing the existence of individuals and groups, as well as their rights to participate in the affairs of the State and make claim to entitlements and protection provided by the State

Objective 4 - To identify and preserve official records substantially contributing to the knowledge and understanding of the society and communities of South Australia.

HomeStart Finance records that meet this objective include items 3.2.1, 3.4.1, 3.7.1, 5.1.1, 5.9.2, 5.10.1, 7.4.1, 7.5.1 and 7.7.1 by contributing to the existing body of knowledge or understanding of aspects of the history, society, culture or people of South Australia.)

The records covered by these items meet this objective as they are essential for the contribution to the existing body of knowledge or understanding of aspects of the history, society, culture or people of South Australia

Objective 5 - To identify and preserve official records that contribute to the protection and well-being of the community or provide substantial evidence of the condition of the State, its people and the environment, and the impact of government activities on them.

HomeStart Finance records that meet this objective include items, 5.7.1 by collections and analyses of data to assist effective planning and decision making in relation to issues significantly affecting the community.

Temporary Records Rationale

Temporary records are those considered not to have continuing value to HomeStart Finance, the State Government nor to the community. Retention periods have been determined by assessing the legal, administrative, evidentiary and financial accountability requirements of HomeStart Finance. Records documenting core business activities in this schedule that are considered of temporary value have less than permanent terms of expiry. A representative sample of temporary records includes:

Routine information; 1.1.4, 4.1.2, 4.6.2, 4.8.2, 4.9.2, 4.12.3, 5.1.2.

Supporting records; 1.1.1, 1.1.2, 1.2.1, 2.1.1, 2.2.1, 2.2.2, 2.4.1.2.5.1, 3.4.2, 3.7.1, 3.7.4, 4.4.1, 4.9.1, 4.12.2, 5.5.2, 5.7.2, 5.8.1, 5.11.1, 7.1.2, 7.6.1, 7.10.2, 8.4.1.

Unsuccessful applications; 5.7.4.



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Other Disposal Considerations

There are no other considerations for or against the retention or destruction of records affected by this RDS.

Disposal Recommendation Effect on Related Records

There are no related records affected by the disposal recommendations in this RDS.

Alternative Record Formats

There are no alternative record formats.

Impact on Native Title Claims

There is no discernible relevance to Native Title Claims.

Indigenous Considerations

The determinations within *RDS 2018/13* are consistent with Recommendation 21 of the *National Inquiry into the Separation of Aboriginal and Torres Strait Islander Children from Their Families*.

The principles outlined in *GDS 16*, relating to Native Title claims, have also been considered in the development of this Schedule.

RDS 2018/13 meets all cultural, historical, legal and administrative requirements.

All documents considered relevant to native title in South Australia must be checked for actual relevance with the Native Title Section of the Crown Solicitor's Office before being disposed of.



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Scope Note

Records Covered by this Schedule

This *RDS 2018/13* applies to the records of HomeStart Finance.

How to Apply this Schedule

Use in conjunction with GDS

This Schedule should be used in conjunction with **GDS 30**, as amended, or its successor. Cross-references to the **GDS 30** are included in this Schedule where appropriate.

To identify records that may be potentially relevant to native title claims, please refer to guideline *Identifying documents which may be relevant to Native Title* attached to **GDS 16**. Where records sentenced for temporary retention are identified as having potential relevance to a native title claim, they need to be retained until 31 December 2024.

To identify records that may be potentially relevant to *Legal Proceedings or Ex Gratia Applications Relating to Alleged Abuse of Former Children Whilst in State Care*, please refer to **GDS 27**. Where records sentenced for temporary retention are identified as having potential relevance, they need to be retained until 31 December 2020.

To identify records that may be potentially relevant to the *Royal Commission into Institutional Responses to Child Sexual Abuse*, please refer to **GDS 32**. Where records sentenced for temporary retention are identified as having potential relevance, they need to be retained until 31 December 2023.

Use in conjunction with, or complementary to, other RDS

This Records Disposal Schedule does not complement any existing schedules.

Other RDS superseded by RDS 2018/13

This RDS supersedes HomeStart Finance RDS 2008/07 Version 1.

Re-sentencing of records where schedules are superseded or particular entries within a schedule are superseded

The re-sentencing of records will be required where RDS2008/07 has been applied.

Records excluded from RDS 2018/13

There are no records excluded from cover by this RDS.

HomeStart Finance

Application to records in all formats

RDS 2018/13 applies to records in all formats, including databases and other electronic records. HomeStart Finance is required to ensure that records remain accessible for the duration of designated retention periods.

Interpretation of the Schedule

Minimum retention periods

Retention periods for temporary records shown in *RDS 2018/13* are minimum retention periods for which records need to be retained. It is at the discretion of HomeStart Finance as to whether records are kept for longer than the minimum period.

Acronyms

- AML/CTF - Anti-Money Laundering and Counter-Terrorism Financing.
- CHO - Community Housing Organisations.
- EFT – Electronic Funds Transfer.
- LARS - Lead Application Recording System
- LLAS - Lease and Loan Administration System. Used as a recording system for the post settlement process associated with managing mortgages.
- MRQ - Management Representation Questionnaire.
- QATS - Quote and Application Tracking System.
- SugarCRM – Customer Relationship Management System.

Definitions of terms specific to RDS 2018/13

- Consumer Price Index (CPI) is a measure of changes, over time, in retail prices of a constant basket of goods and services representative of consumption expenditure by resident households in Australian metropolitan areas. In context of HomeStart, the Consumer Price Index regulates annual loan instalment increases.
- Forecasting - an estimate of future financial outcomes over a period of time, HomeStart forecast out for four years.
- Hedging - an investment to reduce the risk of adverse price movements in an asset, e.g. if a money is lent on a fixed rate then an appropriate level of debt funding needs to be priced at a fixed rate.
- Lendfast - Quote and Application Tracking System (Lendfast Quote, Lendfast Apply and Lendfast Tracking) is used as a recording system to assist in the credit assessment process and to document production and workflow.
- Loan Product – a product offered by HomeStart Finance to assist people into home ownership.

HomeStart Finance

- Major – refers to organisationally or community significant transactions or events that directly impact HomeStart Finance’s operational governance, the viability or scope of customer services and programs, legislation, financial standards, etc (e.g. Housing SA joint ventures, Aboriginal housing schemes, etc).
- Management Representative Questionnaire - The MRQ requires the CEO and Heads of Divisions to confirm their responsibility for the establishment, maintenance and regular assessment of the effective internal controls in regards to:
 - overall environment
 - controls over financial reporting
 - controls over compliance with applicable laws, regulations, contracts and agreements.
- Minor/Routine - refers to activities that have short-term impacts on the operations and services of HomeStart Finance and include information provision, loan applications, debtors, community education, etc.
- Multiplier Review – The Multiplier is the mechanism by which HomeStart calculates a loan repayment. As an example, one of HomeStart’s products has a multiplier of 190. So, a \$100,000 loan has a repayment of \$526.30 ($\$100,000 \div 190 = \526.30)
- Operating Outlook – a template used for forecasting.
- Product Variation – variations to existing loan products in response to changing customer demands (e.g. eligibility, geographic availability etc.)
- Produce Enhancement – enhancing a loan product’s attributes. (e.g. loan parameters such as Max LVR etc.) to meet customer and stakeholder needs and requests.
- Realisation – the conversion of assets into money through sale.
- Significant - involved matters that directly impact HomeStart Finance’s operational governance, or where there is public interest or controversy and may include cases or records where there was extensive parliamentary debate and/or coverage in the media.
- Substantive – Records that are important, meaningful, or considerable in their relevance to HomeStart Finance.



HomeStart Finance

Legal Deposit

Legal deposit refers to statutory provisions that oblige publishers to deposit copies of their publications in libraries in the country in which they are published. Under the Commonwealth *Copyright Act 1968* and various Australian state Acts, a copy of any work published in Australia must be deposited with (a) the National Library of Australia and (b) the appropriate State Library. Legal deposit extends not only to commercial publishers but also to private individuals, clubs, churches, societies and organisations.

In South Australia, one copy of publications produced for external use should be deposited with the State Library and the Parliamentary Library (section 35, *Libraries Act 1982*). Publications include books, newspapers, magazines, journals, pamphlets, maps, plans, charts, printed music, records, cassettes, films, video or audio tapes, computer software CD-ROMS, compact discs and other items made available to the public.

Records and Litigation

Where HomeStart Finance is aware that records may be required for use in litigation, for use in a government enquiry or the consideration of the Ombudsman, the records must not be destroyed. In such circumstances the records must be retained until two years after all cases and enquiries are complete (including appeals) and then have the original retention period applied to the records.

Pre-1901 Records

All pre-1901 records are required to be **retained permanently** in accordance with a motion approved by the State Records Council on 19 February 2008.

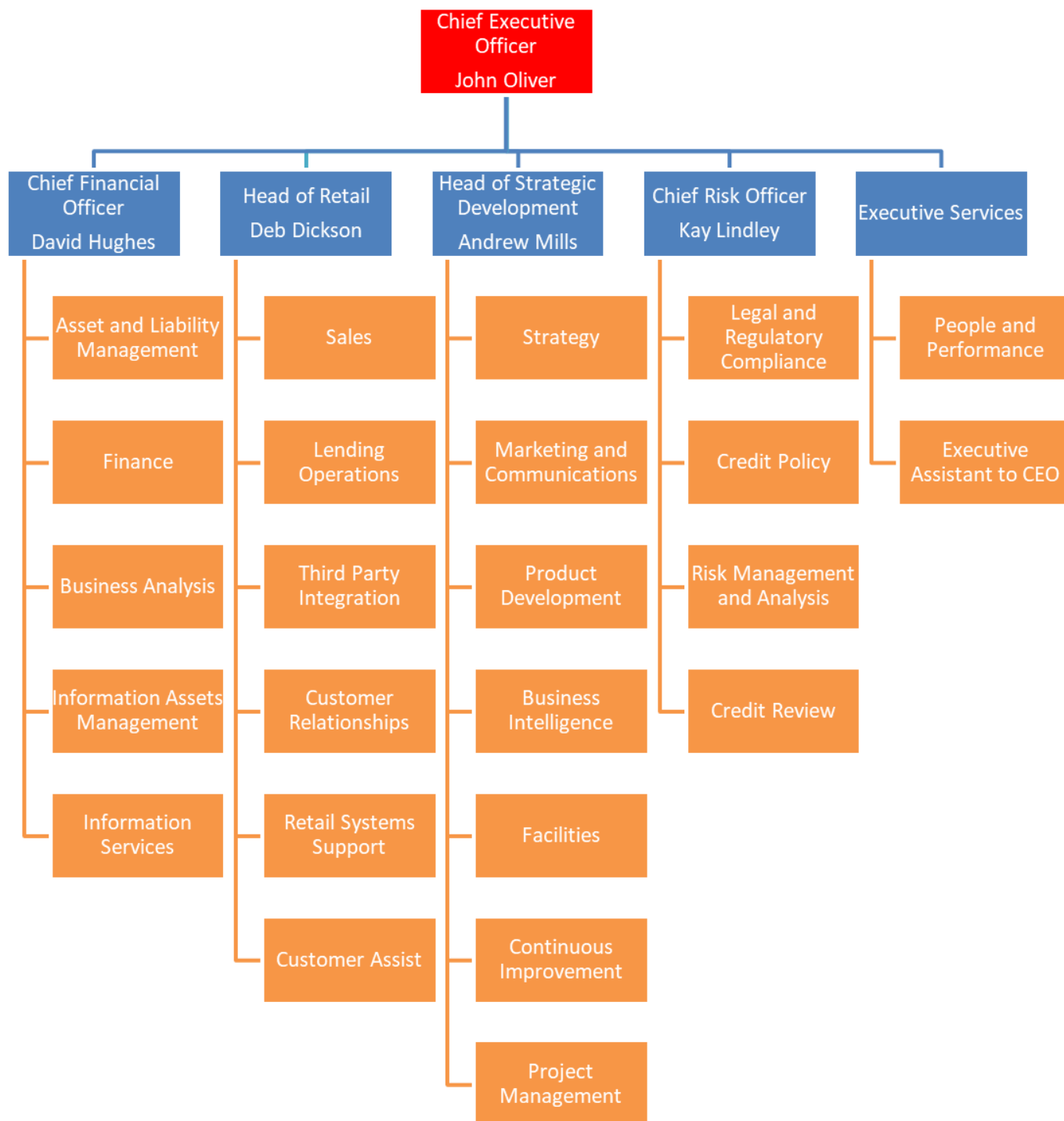
In this instance, this RDS does **NOT** apply to pre-1901 records.



HomeStart Finance

Appendix 1

HomeStart Finance's Organisation Chart as at June 2018





HomeStart Finance

List of Functions and Activities

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**HomeStart Finance**

Item No.	FUNCTION Activity / Process	Description / Disposal Class	Disposal Action
1 CUSTOMER RELATIONSHIP			
1	CUSTOMER RELATIONSHIP	The function of managing customer relationships with people who engage with HomeStart Finance. This includes any person who makes, or has, contact with HomeStart Finance and a potential or current customer. This includes the creation of a customer file to be linked to any loan file that person may have a relationship with.	
1.1	Customer Contact	<i>The activities associated with collecting and managing data collected about potential customers, and those people who become customers, of HomeStart Finance. This includes the recording of initial contact with potential HomeStart Finance home loan customers.</i>	
		See Also: 7.8.1 STRATEGY MANAGEMENT - System Management for data and notes relating to customers	
1.1.1	Customer Contact	Customer file. Includes customer case files documenting the relationship between HomeStart Finance and individual clients where a loan has been issued. Includes communication with clients regarding product or service arrangements; client action plans; and responding to client feedback. See also 5.7.1 for summary records of registers.	TEMPORARY Destroy 10 years after loan paid out and mortgage discharged
1.1.2	Customer Contact	Customer file. Includes customer case files documenting the relationship between HomeStart Finance and individual clients where no loan has been issued. Includes communication with clients regarding product or service arrangements; client action plans; and responding to client feedback. Includes customers where loan application has been declined, withdrawn or lapsed.	TEMPORARY Destroy 10 years after action completed

**HomeStart Finance**

Item No.	FUNCTION Activity / Process	Description / Disposal Class	Disposal Action
1 CUSTOMER RELATIONSHIP			
1.1.3	Customer Contact	Records relating to planning processes to define strategies for customer contact and acquisition. Includes acquisition and retention. Includes master copy of customer notification templates, formal approvals and sign-off documents.	TEMPORARY Destroy 20 years after action completed
1.1.4	Customer Contact	Supplementary records and working papers providing input into plans relating to customer contact and acquisition. Includes acquisition and retention. Includes comments on drafts and revisions, reports, working papers etc.	TEMPORARY Destroy 10 years after action completed
1.1.5	Customer Contact	Records documenting the preparation and distribution of notifications in relation to loans. Includes notifications required by the consumer credit code.	TEMPORARY Destroy 10 years after action completed
1.2	Statistics	<i>The processes associated with the collection, organisation, analysis, interpretation and presentation of data. Includes the planning of data collection in terms of the design of surveys.</i>	
1.2.1	Statistics	Records relating to the collection, analysis and presentation of statistical data to substantiate HomeStart Finance's position as a provider of services. Includes statistics, surveys, forms, and other data, results or information collected. Includes records relating to the development of statistical models. Includes records relating to the provision of technical data, profile or product development or other services performed.	TEMPORARY Destroy 10 years after action completed



HomeStart Finance

Item No.	FUNCTION Activity / Process	Description / Disposal Class	Disposal Action
2 FINANCIAL MANAGEMENT (HOMESTART FINANCE)			
2	FINANCIAL MANAGEMENT (HOMESTART FINANCE)	The function of managing HomeStart Finance's financial resources. Includes establishing, operating and maintaining accounting systems, controls and procedures, financial planning, framing budgets and budget submissions, obtaining grants, managing funds and revenue. Includes undertaking business analysis and the management of capital assets.	
2.1	Business Analysis	<i>The activities associated with undertaking analysis to define needs and recommending solutions that deliver financial outcomes. This includes undertaking analytics and the development of analysis criteria and methods.</i>	
2.1.1	Business Analysis	Records relating to the analysis of accounting reports, banking, assets or other financial data to gauge past, present or projected future performance.	TEMPORARY Destroy 10 years after action completed
2.2	Capital Assets	<i>The process of recording in a subsidiary ledger all financial and physical assets owned or managed by HomeStart Finance. Includes the date of purchase, depreciation expense, written down value as well as stocktaking and auditing notations.</i>	
2.2.1	Capital Assets	Register of capital assets.	TEMPORARY Destroy 10 years after action completed
2.2.2	Capital Assets	Records relating to the financial aspects of managing capital assets. Includes, inventory, depreciation, accounting, calculations and reconciliations.	TEMPORARY Destroy 10 years after action completed
2.3	Commissions	<i>The activities associated with the management of commissions. These include Brokers' Commissions and Loan Manager Commissions.</i>	
2.3.1	Commissions	Records relating to the calculations and setting of fees in relation to commissions offered to brokers or loan managers.	TEMPORARY Destroy 10 years after action completed



HomeStart Finance

Item No.	FUNCTION Activity / Process	Description / Disposal Class	Disposal Action
2 FINANCIAL MANAGEMENT (HOMESTART FINANCE)			
2.4	Financial Accounting	<i>The process of collecting, recording, classifying, summarising and analysing information on financial transactions, and subsequently on the financial position and operating results of HomeStart Finance. Includes financial statements and the implementation, maintenance, monitoring and auditing of HomeStart Finance's accounting systems and internal controls.</i>	
2.4.1	Financial Accounting	Records relating to the implementation, maintenance, monitoring and auditing of HomeStart Finance's accounting systems and internal controls.	TEMPORARY Destroy 10 years after action completed
2.5	Finance Support	<i>The activities associated with the receipt and management of financial support requests. Includes requests made to Finance Support Officers for banking transactions and adjustments to customer loan accounts including refunds, discharges, raising of manual cheques, redraws, transfers and adjustments to customer loan accounts etc. Also includes templates for uploading to corporate on line for bank EFT payments.</i>	
2.5.1	Finance Support	Records relating to requests to Finance Support Officers for banking transactions and adjustments to customer loan accounts including refunds, discharges, raising of manual cheques, redraws, transfers and adjustments to customer loan accounts etc. Also includes templates for bank EFT payments. Includes confirmations.	TEMPORARY Destroy 10 years after action completed
2.6	Risk Management	<i>The process involving the identification of risks, and the implementation of appropriate practices and procedures that will reduce wastage and the impact of economic loss arising from an incident.</i>	
2.6.1	Risk Management	Records relating to the Management Representation Questionnaire (MRQ).	TEMPORARY Destroy 10 years after action completed



HomeStart Finance

Item No.	FUNCTION Activity / Process	Description / Disposal Class	Disposal Action
3 MARKETING AND COMMUNICATION			
3	MARKETING AND COMMUNICATI ON	The function of marketing and communicating to the community the products and services provided by HomeStart Finance. This includes the development of marketing and communication strategies, developing partnerships, undertaking research and organising events and seminars.	
3.1	Budgets (Marketing)	<i>The process of planning the use of expected income and expenditure over a specified period for the Marketing and Communication processes.</i>	
3.1.1	Budgets (Marketing)	Records relating to the development of marketing budget estimates.	TEMPORARY Destroy 10 years after action completed
3.2	Events & Seminars	<i>The activities associated with arranging and managing events and seminars used to market the services of HomeStart Finance. Events include Broker Professional Development days; community events; partnership events (e.g. TAFE SA, Netball SA; seminars including the Home Buyers Seminar and the Seniors Equity Loan Seminar.</i>	
3.2.1	Events & Seminars	Summary records relating to events of major significance to the agency. E.g., launch of innovative or new major products or programs.	PERMANENT
3.2.2	Events & Seminars	Records relating to the development and delivery of other workshops, seminars, forums, panels or other events. Includes program details, notifications of terms and conditions, disclaimers, etc. Includes programs developed or held in conjunction with industry partners or other agencies. Includes bookings, enquiries, confirmations or cancellations.	TEMPORARY Destroy 10 years after action completed



HomeStart Finance

Item No.	FUNCTION Activity / Process	Description / Disposal Class	Disposal Action
3 MARKETING AND COMMUNICATION			
3.3	Image Collection	<i>The processes associated with the management of images used for marketing and communication publications and material. This includes the management of subject matter permission.</i>	
3.3.1	Image Collection	Records relating to the image collection. Includes other original images produced by the organisation for marketing purposes. Includes the management of subject matter permission. See also GDS 30 – 12. PUBLICATION – for publications produced by HomeStart Finance.	TEMPORARY Destroy 20 years after action completed
3.4	Marketing Strategy and Planning	<i>The process of formulating ways in which marketing and communication objectives can be planned and achieved. Includes determination of requirements and needs, and solutions to those needs.</i>	
3.4.1	Marketing Strategy and Planning	Marketing plans to promote the agency's image or general services. Includes published promotional material.	PERMANENT
3.4.2	Marketing Strategy and Planning	Records relating to the development of marketing plans to promote the agency's image or general services.	TEMPORARY Destroy 10 years after action completed
3.5	Merchandise	<i>The activities associated with the design and production of merchandise used to promote the services of HomeStart Finance and to give to new and potential customers and third-party partners.</i>	
3.5.1	Merchandise	Records relating to the development of merchandise to support marketing and communications initiatives.	TEMPORARY Destroy 10 years after action completed
3.6	Production and Design	<i>The activities associated with the design and production of marketing and communications material and publications.</i>	



HomeStart Finance

Item No.	FUNCTION Activity / Process	Description / Disposal Class	Disposal Action
3 MARKETING AND COMMUNICATION			
3.6.1	Production and Design	Records relating to the development of promotional material to promote the agency's image or general services.	TEMPORARY Destroy 10 years after action completed
3.7	Public Relations and Media Relations	<i>The activities associated with establishing a relationship between the public, media and HomeStart Finance. Includes cultivating media contacts, coordinating access to the media, authorising and issuing press releases and briefings, and organising media interviews.</i>	
3.7.1	Public Relations and Media Relations	Records relating to advertising campaigns or media releases generating substantial public interest, debate and/or significant increase in uptake of HomeStart Finance products and services. Includes sponsorships.	PERMANENT
3.7.2	Public Relations and Media Relations	Records relating to other advertising campaigns or media releases designed to promote HomeStart Finance and its products. Includes sponsorships.	TEMPORARY Destroy 10 years after action completed
3.7.3	Public Relations and Media Relations	Records relating to the management of HomeStart Finance's relationship with the media including 'media training' and relationship development with journalists etc.	TEMPORARY Destroy 10 years after action completed
3.7.4	Public Relations and Media Relations	Records relating to the management of social media platforms. Includes records relating to the preparation of material to publish.	TEMPORARY Destroy 10 years after action completed



HomeStart Finance

Item No.	FUNCTION Activity / Process	Description / Disposal Class	Disposal Action
4 PRODUCT DEVELOPMENT			
4	PRODUCT DEVELOPMENT	The function of developing new loan products, variations and/or enhancements to standard HomeStart Finance loan products.	
4.1	Agreements (Templates)	<i>The processes associated with the establishment, maintenance, review and negotiation of agreements.</i>	
4.1.1	Agreements (Templates)	Master copies of agreement and contract templates for use with new loan products, product variations or enhancements.	TEMPORARY Destroy 10 years after product decommissioned
4.1.2	Agreements (Templates)	Records relating to development of agreement and contract templates for use with new loan products, product variations or enhancements.	TEMPORARY Destroy 10 years after action completed
4.2	Builder Management	<i>The activities associated with the ongoing relationship and performance management of builders that HomeStart Finance has agreements with.</i>	
4.2.1	Builder Management	Records documenting the relationship between builders and HomeStart Finance. Includes project planning, cost, time, quality, contract administration, safety and performance management records.	TEMPORARY Destroy 10 years after term of agreement expires
4.3	Consultation	<i>The process of consulting with others to seek comment/feedback on a range of services and issues. This includes requests for consultation from organisations and individuals.</i>	
		See Also: STRATEGY MANAGEMENT- Reporting for external surveys completed by HomeStart Finance	
4.3.1	Consultation	Records relating to consultation with stakeholders or others to document satisfaction, other feedback or input into services or issues for products in development or being offered by HomeStart Finance.	TEMPORARY Destroy 10 years after action completed



HomeStart Finance

Item No.	FUNCTION Activity / Process	Description / Disposal Class	Disposal Action
4 PRODUCT DEVELOPMENT			
4.4	Consumer Price Index Review	<i>The activities associated with the Multiplier review, approval and implementation of Consumer Price Index.</i>	
4.4.1	Consumer Price Index Review	Records relating to the Multiplier review, approval and implementation of Consumer Price Index.	TEMPORARY Destroy 20 years after action completed
4.5	Interest Rate	<i>The activities associated with the market review, approval and implementation of fixed and variable interest rates.</i>	
4.5.1	Interest Rate	Records relating to the market review, approval and implementation of fixed and variable loan interest rates.	PERMANENT
4.6	Loan Fees	<i>Activities associated with the market review, approval and implementation of loan fees</i>	
4.6.1	Loan Fees	Records relating to the approval of loan fees.	PERMANENT
4.6.2	Loan Fees	Records relating to the market review and implementation of loan fees.	TEMPORARY Destroy 10 years after action completed
4.7	Loan Pricing	<i>Manipulation of interest rates to ensure loan product remains financially viable.</i>	
4.7.1	Loan Pricing	Records relating to the fixing of loan pricing for investment loans and trust accounts.	TEMPORARY Destroy 10 years after action completed
4.8	Product Approval	<i>The activities associated with securing approval for the implementation of proposed loan products, product variations or enhancements.</i>	
4.8.1	Product Approval	Records documenting the formal approval of new products.	PERMANENT
4.8.2	Product Approval	Records relating to product approval. Includes working papers, meeting notes, data, drafts, reference material etc.	TEMPORARY Destroy 10 years after action completed



HomeStart Finance

Item No.	FUNCTION Activity / Process	Description / Disposal Class	Disposal Action
4 PRODUCT DEVELOPMENT			
4.9	Product Concept	<i>The activities involved in developing and documenting a concept outlining or amending a product. Includes preliminary product specifications, a cost/benefit analysis and principle product reasoning.</i>	
4.9.1	Product Concept	Final product concept papers for proposed loan products, product variations or enhancements that are approved.	TEMPORARY Destroy 10 years after product decommissioned
4.9.2	Product Concept	Supplementary records relating to the development of new product concepts for proposed loan products, product variations or enhancements not implemented by HomeStart Finance. Includes working papers, meeting notes, consultation with stakeholders, data, drafts, reference material etc.	TEMPORARY Destroy 10 years after action completed
4.10	Product Implementation	<i>The activity of making approved new loan products, product variations or enhancements available to HomeStart Finance customers. Includes monitoring to ensure that the implementation goes according to schedule and that standards are met.</i>	
4.10.1	Product Implementation	Records relating to the implementation of each approved loan product, product variation or enhancement implemented by HomeStart Finance. Includes checklists, forms and other documentation relating to internal quality assurance to ensure the product is implemented within all required systems and required parties are advised of its availability.	TEMPORARY Destroy 10 years after product decommissioned

**HomeStart Finance**

Item No.	FUNCTION Activity / Process	Description / Disposal Class	Disposal Action
4 PRODUCT DEVELOPMENT			
4.11	Product Modelling	<i>The activity of undertaking appropriate analysis of each proposed loan product, product variation or enhancement. The analysis examines risk, return and requirements for a comparison rate in relation to a proposed loan product, product variations or enhancements. Includes testing and scenario modelling. The emphasis is on comparing the performance of the new product with the standard HomeStart Finance Loan to gauge variations from the norm.</i>	
4.11.1	Product Modelling	Substantive records relating to the analysis of each proposed loan product, product variation or enhancement implemented by HomeStart Finance. Includes testing and scenario modelling plans and results, finding and recommendations arising from the analysis.	PERMANENT
4.11.2	Product Modelling	Supplementary records relating to the analysis of each proposed loan product, product variation or enhancement. Includes working papers, meeting notes, data, drafts, reference material etc.	TEMPORARY Destroy 10 years after action completed
4.11.3	Product Modelling	Records relating to the analysis of each proposed loan product, product variation or enhancement not implemented by HomeStart Finance. Includes testing and scenario modelling plans and results, findings and recommendations arising from the analysis.	TEMPORARY Destroy 10 years after action completed
4.12	Product Specification	<i>The activity of recording the detailed requirements for each new loan product, product variation or enhancement.</i>	
4.12.1	Product Specification	Final specifications for proposed loan products, product variations or enhancements.	PERMANENT

**HomeStart Finance**

Item No.	FUNCTION Activity / Process	Description / Disposal Class	Disposal Action
4 PRODUCT DEVELOPMENT			
4.12.2	Product Specification	Supplementary records relating to the development of specifications for proposed loan products, product variations or enhancements implemented by HomeStart Finance. Includes working papers, meeting notes, advice from experts, consultation with stakeholders, data, drafts, reference material etc.	TEMPORARY Destroy 10 years after product decommissioned
4.12.3	Product Specification	Supplementary records relating to the development of specifications for proposed loan products, product variations or enhancements not implemented by HomeStart Finance. Includes working papers, meeting notes, advice from experts, consultation with stakeholders, data, drafts, reference materials etc.	TEMPORARY Destroy 10 years after action completed
4.13	Subsidies	<i>The activity of securing subsidies to support a specific new loan product, product variation or enhancement.</i>	
4.13.1	Subsidies	Substantive records relating to securing subsidies to support a specific new loan product, product variation or enhancement. Includes negotiation of subsidies, determination of criteria for granting subsidies.	PERMANENT
4.13.2	Subsidies	Supplementary records relating to securing subsidies to support a specific new loan product, product variation or enhancement. Includes working papers, meeting notes, data, drafts, reference material etc.	TEMPORARY Destroy 10 years after action completed



HomeStart Finance

Item No.	FUNCTION Activity / Process	Description / Disposal Class	Disposal Action
5 RETAIL MANAGEMENT			
5	RETAIL MANAGEMENT	The function of developing and maintaining tools and services to support all stakeholders (retailers, loan managers, originators, HomeStart Finance employees, etc.) involved in the retail and lending process in order to standardise decision-making and inform the provision of advice to potential customers and existing customers.	
5.1	Arrears Management	<i>The activities associated with monitoring and managing customer loans in an arrears' status (including hardship) up to litigation.</i>	
5.1.1	Arrears Management	Records relating to management of loans that establish a precedent, result in a change in lending policy, or generate substantial public/media interest, debate or controversy.	PERMANENT
5.1.2	Arrears Management	Records relating to the management of routine loans in arrears.	TEMPORARY Destroy 10 years after action completed
5.2	Agreements	<i>The processes associated with the establishment, maintenance, review and negotiation of agreements.</i>	
5.2.1	Agreements	Agreements and/or Memoranda of Understanding with external home loan managers relating to provision of services, data exchange etc.	PERMANENT
5.3	Information Provision	<i>The activities associated with the provision of factual information to enable the recipient or a third party to make an informed decision.</i>	
5.3.1	Information Provision	Records relating to information provision concerning operational matters. Excludes legal advice	TEMPORARY Destroy 10 years after action completed



HomeStart Finance

Item No.	FUNCTION Activity / Process	Description / Disposal Class	Disposal Action
5 RETAIL MANAGEMENT			
5.4	Legal Recovery	<i>The activities associated with managing customer loans in an arrears' status during the litigation phases of recovery, up to and including repossession of the asset.</i>	
5.4.1	Legal Recovery	Records relating to managing legal matters associated with customer loans. Includes loans with arrears status.	TEMPORARY Destroy 10 years after action completed
5.5	Lender Accreditation	<i>The activity of ensuring all lenders (Aggregators and Brokers) are fully qualified in relation to HomeStart Finance Loan products and guidelines. Includes co-ordination of accreditation sessions, assessments and recording of results.</i>	
5.5.1	Lender Accreditation	Assessment results for all attendees, showing if accreditation has been achieved/maintained.	TEMPORARY Destroy 60 years after action completed
5.5.2	Lender Accreditation	Records relating to the development of accreditation program content and presentation materials.	TEMPORARY Destroy 10 years after program updated or superseded
5.5.3	Lender Accreditation	Records documenting planning and co-ordination of accreditation sessions. Includes booking of venues, invitations to attendees, catering arrangements.	TEMPORARY Destroy 10 years after action completed
5.6	Liaison (HomeStart Finance)	<i>The activities associated with maintaining regular general contact between HomeStart Finance and other organisations related to retail management such as valuers, builders, real estate agents, banks, solicitors and financial councillors.</i>	
5.6.1	Liaison (HomeStart Finance)	Records relating to liaison with organisations related to retail management such as valuers, builders, real estate agents, banks, solicitors and financial councillors.	TEMPORARY Destroy 10 years after action completed

**HomeStart Finance**

Item No.	FUNCTION Activity / Process	Description / Disposal Class	Disposal Action
5 RETAIL MANAGEMENT			
5.7	Loan Management	<i>The activities associated with monitoring and management of customer loans. This includes the arranging of formal settlement of new customer loans and the discharge of HomeStart Finance loans that are paid out or transferred to another financial institution.</i>	
		See Also: 7.8.1 STRATEGY MANAGEMENT - System Management for data and notes relating to loans.	
5.7.1	Loan Management	Registers and summary records relating to loan applications. Summary records include the borrower name, date of approved application, project name/location, project description, project contact, grant/funding approval amount, loan amount, loan product/s name, date of settlement and discharge.	PERMANENT
5.7.2	Loan Management	Records relating to the management of customer loans that establish a precedent, or generate substantial public and media interest.	TEMPORARY Destroy 50 years after loan paid out and mortgage discharged
5.7.3	Loan Management	Records relating to pre-qualification, processing, settlement, ongoing management and discharge of customer loans. Includes customer notifications. Includes monitoring of HomeStart Finance loans managed by external loan managers. Includes audits, reconciliation, ongoing financial transactions.	TEMPORARY Destroy 10 years after loan paid out and mortgage discharged
5.7.4	Loan Management	Records relating to declined, withdrawn or lapsed applications. Includes records relating to confirmation of pre-qualification who do not proceed to be approved HomeStart Finance loan customers.	TEMPORARY Destroy 10 years after action completed



HomeStart Finance

Item No.	FUNCTION Activity / Process	Description / Disposal Class	Disposal Action
5 RETAIL MANAGEMENT			
5.8	Loss Recovery	<i>The activities associated with attempts, via collection agencies, to recover any costs (including outstanding loan funds, legal costs and expenditure on preparation of the property for sale) not recovered by the sale of the property.</i>	
		See Also: 5.16 RETAIL MANAGEMENT – Writing off for records related to writing off financial loss following sale of property	
5.8.1	Loss Recovery	Records relating to attempts to recover losses on external and internal HomeStart Finance loans that have fallen into arrears. Includes financial information relating to expected sale prices as advised by the Valuer-General and customer loan discharge once the loss has been recovered.	TEMPORARY Destroy 10 years after loan paid out and mortgage discharged or 10 years after action completed whichever is later
5.8.2	Loss Recovery	Records relating to the disposal of mortgagee in possession property. Includes routine records relating to advertising and sale of a property.	TEMPORARY Destroy 10 years after disposal of property
5.9	Property Possession and Preparation	<i>Activities required to gain possession of a property, in preparation for sale. Includes legal proceedings, eviction of residents, removal and storage of goods following eviction, etc. Also includes the preparation of a property for sale. Includes securing property by changing locks, property inspection, general and capital maintenance, payment of utilities arrears, etc. Also includes the preparation of a credit paper to ascertain the potential shortfall and authorise the sale of the property.</i>	
5.9.1	Property Possession and Preparation	Records relating to attempts to prepare mortgagee in possession properties for sale.	TEMPORARY Destroy 10 years after loan is paid out & mortgage is discharged or 10 years after action completed whichever is later



HomeStart Finance

Item No.	FUNCTION Activity / Process	Description / Disposal Class	Disposal Action
5 RETAIL MANAGEMENT			
5.9.2	Property Possession and Preparation	Records relating to attempts (to return property to possession of HomeStart Finance as mortgagee) that establish a precedent, result in a change in lending policy, or generate substantial public interest, debate or controversy.	PERMANENT
5.9.3	Property Possession and Preparation	Records relating to other attempts to return property to the possession of HomeStart Finance as the mortgagee. Includes routine legal forms and notices submitted to the Supreme Court and required by this Authority prior to a determination.	TEMPORARY Destroy 10 years after loan discharged or 10 years after action completed whichever is later
5.10	Realisation	<i>The processes associated with the management of a loan that has fallen into significant arrears. Includes, ensuring that all possible steps have been taken to assist customer to meet the outstanding obligations as well as attempts, via collection agencies, to recover any costs (including outstanding loan funds, legal costs and expenditure on preparation of the property for sale) not recovered by the sale of the property.</i>	
		See Also: 5.7 RETAIL MANAGEMENT- Loss Recovery for arrangements that are not maintained	
5.10.1	Realisation	Case files relating to attempts (to rehabilitate external and internal HomeStart Finance loans) that establish a precedent, result in a change in lending policy, or generate substantial public interest, debate or controversy.	PERMANENT
5.10.2	Realisation	Case files relating to other attempts to rehabilitate external and internal HomeStart Finance loans that have fallen into arrears. Contains financial information relating to arrangements to increase payments to clear arrears.	TEMPORARY Destroy 10 years after loan paid out and mortgage discharged or 10 years after action completed whichever is later



HomeStart Finance

Item No.	FUNCTION Activity / Process	Description / Disposal Class	Disposal Action
5 RETAIL MANAGEMENT			
5.11	Writing off	<i>The process of writing off financial loss following sale of property, for accounting purposes within the current financial year. This process can still be followed by a loss recovery activity, using debt collection agents to recoup the written-off loss.</i>	
		See Also: 5.7 RETAIL MANAGEMENT – Loss Recovery for records related to recovery of costs associated with a loan	
5.11.1	Writing off	Records relating to financial activities to write off losses following the sale of mortgagee-in-possession properties. This information is also recorded as part of the HomeStart Finance Board and its subcommittees reporting.	TEMPORARY Destroy 10 years after loan paid out and mortgage discharged or 10 years after action completed whichever is later



HomeStart Finance

Item No.	FUNCTION Activity / Process	Description / Disposal Class	Disposal Action
6 RISK MANAGEMENT (HOMESTART FINANCE)			
6	RISK MANAGEMENT (HOMESTART FINANCE)	The function of the identification of risks to HomeStart Finance, and the implementation of appropriate practices and procedures that will mitigate and manage those risks.	
6.1	AML/CTF Program	<i>The activities associated with the identification and assessment of suspicious matters. This includes the processes of due diligence, maintaining a watchlist of suspicious persons and the appropriate reporting to the regulator.</i>	
6.1.1	AML/CTF Program	Records relating to the management of AML/CML processes, includes the maintenance of a watchlist of persons and reporting to the regulator.	TEMPORARY Destroy 20 years after action completed
6.2	Breaches	<i>The activities associated with the investigation and management of the breaches of agreements, contracts and data use.</i>	
6.2.1	Breaches	Records relating to the identification and management of breaches relating to HomeStart Finance compliance requirements.	TEMPORARY Destroy 10 years after action completed
6.3	Compliance	<i>The activities associated with complying with mandatory standards or statutory requirements. Includes proof of compliance. Includes compliance with legislation and with national and international standards.</i>	
6.3.1	Compliance	Records relating to the identification and management of compliance requirements. Includes records documenting agency compliance with mandatory standards, statutory requirements or procedures. Includes anti-money laundering compliance.	TEMPORARY Destroy 10 years after action completed
6.4	Complaints	<i>The activities associated with the receipt, investigation, resolution and management of complaints received by HomeStart Finance.</i>	



HomeStart Finance

Item No.	FUNCTION Activity / Process	Description / Disposal Class	Disposal Action
6 RISK MANAGEMENT (HOMESTART FINANCE)			
6.4.1	Complaints	Records relating to complaints received by HomeStart Finance. Includes register of complaints.	TEMPORARY Destroy 10 years after action completed
6.5	Fraud Management	<i>The activities associated with the identification of, and investigation into suspicious, suspected and actual fraud. Includes fraud internal to HomeStart Finance. Includes the processes associated with ongoing due diligence.</i>	
6.5.1	Fraud Management	Records relating to the identification and management of fraud. Includes records relating to internal controls or the detection and prevention of anomalies. Includes asset misappropriation, and financial statement fraud.	TEMPORARY Destroy 20 years after action completed
6.6	Risk Audit	<i>The activities involved in the facilitation of the internal Lending and Realisations Audits.</i>	
6.6.1	Risk Audit	Records relating to the sample and findings of Internal and Realisation Audits	TEMPORARY Destroy 20 years after action completed
6.7	Risk Planning	<i>The activities involved in the identification and assessment of risks; the likelihood and consequences of those risks; and the implementation of appropriate controls to treat the risks and associated impact.</i>	
6.7.1	Risk Planning	Master copy of HomeStart Finance Risk Management and Fraud Response Plans and Business Continuity Response.	PERMANENT
6.7.2	Risk Planning	Records relating to the development of risk management plans in the agency including conduct of risk assessment surveys. Includes the identification and management of risk controls.	TEMPORARY Destroy 20 years after action completed



HomeStart Finance

Item No.	FUNCTION Activity / Process	Description / Disposal Class	Disposal Action
7 STRATEGY MANAGEMENT [HOMESTART FINANCE]			
7	STRATEGY MANAGEMENT (HOMESTART FINANCE)	The function of developing strategies and creating the overall vision of HomeStart Finance by undertaking research projects, testing new products and marketing ideas, and raise the profile of HomeStart Finance as a source of knowledge on home ownership.	
7.1	Agreements	<i>The processes associated with the establishment, maintenance, review and negotiation of agreements.</i>	
7.1.1	Agreements	Records relating to agreements with property professionals and contractors in relation to lending activities. Includes agreements with valuers, real estate agents, conveyancers, specialty contracts. Includes agreements relating to realisations.	TEMPORARY Destroy 20 years after term of agreement expires
7.1.2	Agreements	Records relating to agreements with brokers.	TEMPORARY Destroy 8 years after action completed
7.1.3	Agreements	Other agreements and associated records E.g. agreements between HomeStart Finance and other organisations to provide specific services such as support for open days, or information sessions (including equipment hire or financial support) in relation to housing initiatives.	TEMPORARY Destroy 10 years after action completed
7.2	Business Intelligence	<i>The activities associated with the interrogation of data and systems and the development of reports relating to all aspects of the functions of HomeStart Finance. This includes the development of solution documentation and proof of concept.</i>	



HomeStart Finance

Item No.	FUNCTION Activity / Process	Description / Disposal Class	Disposal Action
7 STRATEGY MANAGEMENT [HOMESTART FINANCE]			
7.2.1	Business Intelligence	Records relating to analysing business information to improve operation. Includes supporting documentation for reporting, online analytical processing, analytics, data mining, process mining, complex event processing, business performance management, benchmarking, text mining, predictive and prescriptive analytics.	TEMPORARY Destroy 10 years after action completed
7.3	Partnership	<i>The activities associated with entering into partnerships/relationships with builders/developers or other organisations aimed at making the home ownership journey simpler and more affordable.</i>	
7.3.1	Partnership	Records relating to significant programs of continuing community value, instigated by HomeStart Finance or documenting HomeStart Finance participation in externally developed programs or initiatives to improve housing affordability in SA. Includes joint operations between departments, either within HomeStart Finance or with other organisations, the government, and the private sector.	PERMANENT
7.3.2	Partnership	Records documenting routine or minor participation in externally developed initiatives or programs in SA.	TEMPORARY Destroy 10 years after action completed
7.4	Policy	<i>The activities associated with developing and establishing decisions, directions and precedents which act as a reference for future decision making, as the basis from which the organisation's operating procedures are determined.</i>	

**HomeStart Finance**

Item No.	FUNCTION Activity / Process	Description / Disposal Class	Disposal Action
7 STRATEGY MANAGEMENT [HOMESTART FINANCE]			
7.4.1	Policy	Records relating to formulation of agency-wide operational policies that have the authorisation of the Chief Executive Officer. Includes master copies of proposals adopted, consultation papers, final reports, and master copies of policy circulars. Includes outsourcing policies and processes, the hiring and use of consultants, contractors and suppliers for outsourcing under specialty contracts.	PERMANENT
7.4.2	Policy	Supplementary records relating to the background and development of agency operational policies. Includes working papers, interim and draft reports, surveys, and proposals not adopted.	TEMPORARY Destroy 10 years after action completed
7.5	Procedures Guides and Training Material	<i>The activities associated with the development and distribution of guides, procedures and system training material (both internally created and externally sourced). Includes standard operating procedures and standard methods of operating laid down by HomeStart Finance, according to formulated policy.</i>	
7.5.1	Procedures Guides and Training Material	Master copies of guidelines for decision-making throughout the HomeStart loan application and management process. Includes master copies of each revised set of guidelines and formal approval of those guidelines. Includes customer lending guidelines and procedures.	PERMANENT
7.5.2	Procedures Guides and Training Material	Agency circulars, manuals, handbooks, instructions, or other information relating to other procedures, guides or training material. Includes lending procedures.	TEMPORARY Destroy 10 years after revoked or superseded
7.5.3	Procedures Guides and Training Material	Records relating to the development of guidelines procedures guides or training material. Includes working papers, meeting notes, consultation with stakeholders, data, drafts, reference material, etc.	TEMPORARY Destroy 10 years after revoked or superseded

**HomeStart Finance**

Item No.	FUNCTION Activity / Process	Description / Disposal Class	Disposal Action
7 STRATEGY MANAGEMENT [HOMESTART FINANCE]			
7.6	Reporting	<i>The processes associated with initiating or providing a formal response to a situation or request (either internal, external or as a requirement of corporate policies), and to provide formal statements or findings of the results of their examination or investigation. Includes agenda, briefing, business, discussion papers, proposals, reports, reviews and returns.</i>	
7.6.1	Reporting	Records relating to formal reports forwarded to the HomeStart Finance Executive and Board. Includes reports from external loan managers. Includes reports on periodic business reporting, internal loan activities and realisation.	TEMPORARY Destroy 10 years after action completed
7.7	Research	<i>The activities involved in investigating or enquiring into a subject or area of interest in order to discover facts, principles, etc. Used to support the development of projects, standards, guidelines, etc. and the business activities of HomeStart Finance in general. Includes following up enquiries relating to agency programs, projects, working papers, literature searches etc.</i>	
7.7.1	Research	Records of major research relating to agency wide issues, critical agency functions, or providing detailed information relating to housing or loan markets in SA. Includes marketing and communication. Includes responses to legislative audits, program audits, executive orders or court orders.	PERMANENT
7.7.2	Research	Records relating to other research conducted within HomeStart Finance. Includes records relating to identification of community or other needs for potential new products, product variations or enhancements. Includes data collection and development of feedback mechanisms, surveys, focus groups, responses to enquiries, or background material for projects etc.	TEMPORARY Destroy 10 years after action completed



HomeStart Finance

Item No.	FUNCTION Activity / Process	Description / Disposal Class	Disposal Action
7 STRATEGY MANAGEMENT [HOMESTART FINANCE]			
7.8	Systems Management	<i>The activities associated with creating, maintaining and using operational systems and data specifically used to manage the organisations core responsibilities, e.g. Systems used in supporting HomeStart Finance lending functions.</i>	
7.8.1	Systems Management	The data in operational systems or databases developed, under the responsibility of or used to support HomeStart Finance's functions. Includes predecessor databases used to manage customer or loan information. Includes current systems such as LLAS (Lease and Loan Administration System) and Lendfast Apply, Lendfast Tracker and Lendfast Quote. Predecessor systems include LARS (Lead Application Recording System) and QATS (Quote and Application Tracking System).	TEMPORARY Destroy 50 years after action completed



HomeStart Finance

Item No.	FUNCTION Activity / Process	Description / Disposal Class	Disposal Action
8 TREASURY			
8	TREASURY	The function of ensuring the fiscal viability of HomeStart Finance's core business by ensuring the availability of funding, analysis of loan asset performance and managing financial risk. Includes funding and investments and managing the relationship with the South Australian Government Financing Authority.	
8.1	Asset and Liability Management	<i>Management of credit risk, including loss provisioning, capital and investments to ensure availability of funds to enable HomeStart Finance business objectives and offset loss from defaulting loans.</i>	
8.1.1	Asset and Liability Management	Records relating to the assessment of credit loss provisions and management of investments.	TEMPORARY Destroy 10 years after action completed
8.2	Financial Risk Management	<i>The process of developing financial risk management policies in the agency. Includes the conduct of risk assessment and financial analysis.</i>	
8.2.1	Financial Risk Management	Records relating to the documentation of financial risk management policies of the agency as well as the associated survey, business analysis, statistics etc.	TEMPORARY Destroy 10 years after action completed
8.3	Financial Projections	<i>The activity of forecasting the overall financial performance of HomeStart Finance for a given period. Includes Operating Outlook and Forecasting.</i>	
8.3.1	Financial Projections	Records relating to forecasting and the associated assumptions and inputs relating to appropriations, investments, loans and trust accounts.	TEMPORARY Destroy 10 years after action completed
8.4	Funding	<i>The activity of ensuring the daily availability of funds required for the settlement of approved loans. Includes grant funding for HomeStart Finance loans. Includes the activities associated with the application for and receipt of grants.</i>	
		See Also: 4.13 PRODUCT DEVELOPMENT - Subsidies	



HomeStart Finance

Item No.	FUNCTION Activity / Process	Description / Disposal Class	Disposal Action
8 TREASURY			
8.4.1	Funding	Records relating to management of the agency's grant funding, appropriations, investments, loans and trust accounts.	TEMPORARY Destroy 10 years after action completed
8.5	Hedging	<i>The activity of offsetting transactions to minimise financial exposure.</i>	
8.5.1	Hedging	Records relating to the management of the agency's hedging activities.	TEMPORARY Destroy 10 years after action completed



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