



## Privacy Impact Assessment Register

The Office of the Australian Information Commissioner (OAIC) defines a Privacy Impact Assessment (PIA) as a systematic assessment of a project that identifies privacy impacts and sets out recommendations for managing, minimising or eliminating that impact. PIAs are an important component in the protection of privacy and should be part of agencies' risk management and planning processes. Since 1 July 2018, it has been mandatory for Australian Government agencies to maintain a register of the PIAs they conduct, and to publish that register on their website. This is an obligation of section 15.1 of the Privacy (Australian Government Agencies – Governance) Code 2017<sup>1</sup>. Below is a copy of Housing Australia's PIA Register.

Title	Description	Date Completed	Business Unit	Rating
ELMO Software	A system that will be used to capture and maintain data for all Housing Australia employees, contractors and Board / Governance members. The data captured will be used to manage the end-to-end HR processes, Reporting and dashboards on an enterprise, team and individual level. ELMO is a cloud based / software as a Service (SaaS) system, where data will be stored in the cloud on servers physically located within Australia.	27/03/2025	People & Culture	High
GRC Document Management Process (HGS Uplift)	Housing Australia administers the Home Guarantee Scheme (HGS) in accordance with its Investment Mandate. This project is to uplift Housing Australia's internal Dynamics 365 GRC module to facilitate the initiation, tracking and completion of Document requests to lenders. This PIA is limited to the collection of data through Dynamics 365 GRC module and should be read in conjunction with Home Guarantee Scheme PIA, which outlines how Housing Australia store, use and disclose customer and personal information once received. Information is collected from participating lenders via a secure web Portal. Each Participating Lender has its own secure login to the Portal. Housing Australia will be collecting information related to existing documents related to loan origination, lender specific documents like ASIC certificates, Internal audit reports etc.	26/03/2025	Home Ownership	High

<sup>1</sup> [Privacy \(Australian Government Agencies – Governance\) APP Code 2017 | OAIC](#)



Title	Description	Date Completed	Business Unit	Rating
Home Guarantee Scheme	The Home Guarantee Scheme (HGS) within Housing Australia, maintains participant personal information submitted by Participating Lenders when applying for a guarantee from Housing Australia. Customer and Personal information are predominantly uploaded on Housing Australia's secure HGS Portal and/ or through the Secure File Transfer Protocol (SFTP) by Participating Lenders accessing the Scheme. Data is stored in a secure data warehouse and is used to ensure applications meet the eligibility requirements of the Scheme in line with Housing Australia Privacy Policy and Home Guarantee Information Guides.	26/03/2025	Home Ownership	High
Microsoft Dynamics 365 Finance & Operations	Replacement of existing Microsoft Dynamics 365 Finance & Operations system currently managed externally and establishing an end-to-end financial operation within Housing Australia. System manages the general ledger and finance processes. Personal information such as vendor and customer information and employee expense information will be held on the system and collected via email. No personal information will be disclosed by Housing Australia.	26/03/2025	Finance & Treasury	High
Social and Sustainability Bond Assurance services to meet ESG requirements under Housing Australia's Social Bond Framework	Reporting publicly and transparently is a key requirement under the International Capital Market Association (ICMA) Social Bond Principles and Sustainability Bond Guidelines, and Housing Australia's Sustainability Bond Framework. Housing Australia's bonds are verified annually through an assurance process as aligning with ICMA's Social Bond Principles and Sustainability Bond Guidelines and subsequently published in the Social Bond Report. Housing Australia will engage an independent, external assurer to provide reasonable assurance over the proposed use of proceeds raised through the organisation's social and sustainability bonds.	11/03/2025	Planning & Performance	Low
Online Application Portal	The Housing Australia Portal (HAP) is a web-based system to enable applicants to submit applications for Housing Australia (HA) funding under AHBA, NHIF, and specific funding rounds under the Housing Australia Future Fund Facility (HAFFF) and National Housing Accord Facility (NHAF). Information submitted via the HAP pertaining to applications for funding are initially stored in the D365 CRM system and then in HA's Data Warehouse. As part of the application process, business contact details of Applicants are captured and stored. HA may disclose certain	26/02/2025	Planning & Performance	Medium



Title	Description	Date Completed	Business Unit	Rating
	information to third parties for the purpose of carrying out any of its statutory functions, activities and duties (including, but not limited to, under the Housing Australia Act 2018 (Cth) and Housing Australia's Investment Mandate.			
Introduction of Climate Disclosure to Housing Australia	Public entities are required to meet climate disclosure requirements. Housing Australia is listed in the Exposure Draft Commonwealth Climate Disclosure as tranche 1, reporting in 2024-25. This involves emissions measurement and performance of the financing portfolio.	25/02/2025	Planning & Performance	Low
Data & Technology Strategy & Implementation Project	Azure platform data solution to improve data governance and analytics capabilities, to enable enhanced data utilisation in support of strategic decision-making and operational efficiency initially focussed on financing programs.	18/12/2024	Technology	Low
SAP Concur	Replacement of SAP Concur Expense and Invoice (E&I) system currently externally managed establishing an end-to-end financial operation in house. The system manages employee expenses, accounts payable and travel claims.	04/12/2024	Technology	High
Camms	Camms is a cloud-based Software as a Service (SaaS) platform that Housing Australia uses as its Governance, Risk and Compliance (GRC) system. Housing Australia has implemented the Risk Management, Compliance and Policy Management modules to identify, track and manage Risk, Compliance Obligations, Regulations, Policies and Procedures in one centralised system.	01/10/2024	Risk	Medium
Data Analytics Portal	Curator analytics portal trial to facilitate the combining of reporting generated from Tableau and Power BI. No Personal Information is made available on the Portal.	04/09/2024	Planning & Performance	Low
George Street – Visitor Registration	A form to register visitors to the premises at 420 George St Sydney, this interacts with the external platform provided by the property managers (Investa).	19/07/2024	Planning & Performance	Low
GRC Document Management Process (HGS Uplift)	Housing Australia's internal Dynamics 365 GRC module to facilitate the initiation, tracking and completion of Document requests to lenders. Customer and Personal information is collected from Participating Lenders via a secure web Portal. Each Participating Lender has its own secure login to the Portal. Housing Australia will be collecting information for loan origination and lender specific documents like ASIC certificates, Internal audit reports etc	01/07/2024	Home Ownership	High



Title	Description	Date Completed	Business Unit	Rating
Housing Australia Portal	The Housing Australia Portal (HAP) is a web-based system to allow eligible applicants to submit applications for Housing Australia funding under the Housing Australia Future Fund Facility (HAFFF) and National Housing Accord Facility (NHAF), Affordable Housing Bond Aggregator (AHBA) and National Housing Infrastructure Facility (NHIF).	01/12/2023	Housing Programs	Medium
ELMO	A HR System that contains all HR requirements in one UI delivered by ELMO. The system is delivered as Software as a Service (SaaS) where data will be stored in the cloud on servers physically located within Australia. The information will be used in the employee lifecycle from Recruitment, Onboarding, Learning and Development, and Offboarding.	12/04/2023	People & Culture	High
Home Loans Guarantee Claims Process	Housing Australia administers the Australian Government's Home Guarantee Scheme (Scheme) in accordance with its Investment Mandate. Under the Scheme, Housing Australia has developed a claim process, procedure and system to facilitate claims that may arise under the Scheme	01/04/2023	Home Ownership	High
Regional First Home Buyer Guarantee	Housing Australia administers the Australian Government's Regional First Home Buyer Guarantee (RFHBG) in accordance with its Investment Mandate. Under the RFHBG, Housing Australia supports eligible regional first home buyers to buy a home in a regional area. Housing Australia issues a guarantee of up to a maximum amount of 15% of the value of the property (as assessed by the buyer's lender).	01/09/2022	Home Ownership	High
Family Home Guarantee Scheme	Housing Australia administers the Australian Government's Family Home Guarantee (Scheme) in accordance with its Investment Mandate. Under the Scheme, Housing Australia support eligible single parents with at least one dependent child in purchasing a family home, regardless of whether that single parent is a first home buyer or a previous homeowner. Housing Australia issues a guarantee of up to a maximum amount of 18% of the value of the property (as assessed by the buyer's lender).	01/09/2021	Home Ownership	High
First Home Loan Deposit Scheme	Housing Australia administers the Australian Government's First Home Loan Deposit Scheme in accordance with its Investment Mandate (Scheme). Under the Scheme, Housing Australia issues a guarantee of up to 15% of the value of the	01/08/2020	Home Ownership	High



Title	Description	Date Completed	Business Unit	Rating
	property purchased by an eligible first home buyer in favour of the eligible lender which provided the first home buyer with an eligible home loan.			

