

# Allocation of housing

## Eligibility policy

Policy section: 1.0

Section name: Allocation of housing

Policy: 1.1.1

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## 1 Purpose

- 1.1 To outline **eligibility** requirements for housing programs currently delivered by Mission Australia Housing (MAH).
- 1.2 To outline income thresholds for applicants who wish to obtain housing with MAH.

## 2 Related policies

- 2.1 This policy should be read in conjunction with:
- 2.2 The [Housing Applications Policy](#) which explains the roles and responsibilities of MAH within application processes
- 2.3 The [Rent and Rebate Policy](#) which explains the process of assessing income for the purpose of rent setting.

## 3 Scope

- 3.1 This policy applies to staff responsible for managing tenants and properties of MAH.

## 4 Guiding principles

- 4.1 MAH fully complies with the jurisdictional requirements of operating states.
- 4.2 MAH upholds accountability and transparency through its record keeping practices.

**4.3** Tenants are given opportunities to appeal organisational decisions in order to ensure fair and transparent outcomes.

## **5 Policy**

**5.1** MAH administers three types of housing nationally: affordable housing; social housing; and supported housing.

**5.2** MAH will in most instances apply state based guidelines where it is required to assess the eligibility of a housing applicant. All applicants will be required to lodge supporting evidence demonstrating their eligibility for the housing program they have applied for.

### **5.3 Social housing**

**5.3.1** MAH will only be responsible for assessing the eligibility of social housing applicants in NSW. In Queensland and Tasmania, state housing authorities will perform eligibility assessments for applicants of social housing programs as per the [Housing Applications Policy](#). In accordance with that policy, MAH will however support applicants to gather any necessary evidence and where appropriate lodge their application for housing.

### **5.4 Affordable housing**

**5.4.1** MAH will be responsible for assessing the eligibility of affordable housing applicants in all operating states, irrespective of whether an affordable housing property is owned by MAH or owned by a third party. Program requirements are detailed in section 6 of this policy.

### **5.5 General requirements**

**5.5.1** Staff will explain the eligibility requirements of operating states to applicants and tenants wherever required or requested.

**5.5.2** Applicants will be advised that a determination of eligibility for one type of housing program does not necessarily equate to eligibility for other housing programs.

**5.5.3** Staff will store any documents supplied by applicants in order to demonstrate their eligibility for housing in the tenancy management system and where required, in the appropriate state based system.

**5.5.4** Staff will inform applicants of their right to appeal organisational decisions and to complain about the services of MAH as per the [Appeals and Complaints Policy](#).

## **6 State and program based requirements**

### **6.1 Eligibility New South Wales (social housing)**

**6.1.1** As per NSW Community Housing Guidelines, to be eligible to apply for social housing with MAH, an applicant must:

- Be a citizen or have permanent residency in Australia
- Be a resident in New South Wales
- Establish their identity
- Have a household income within the income eligibility limits
- Not own any assets or property which could reasonably be expected to resolve their housing need
- Be able to sustain a successful tenancy, with or without support
- If applicable, make repayments of any former debts to a social housing provider
- In general, be at least 18 years of age.

6.1.2 Applicants will be required to meet income eligibility limits set by the NSW state housing authority. These income limits can be found on the Housing Pathways website at:

<http://www.housingpathways.nsw.gov.au/Ways+we+can+help/Social+Housing/Social+Housing+Eligibility+and+Allocations+Policy+Supplement.htm> (website current as at June 2015)

## 6.2 Eligibility Queensland (social housing)

6.2.1 To be eligible to apply for social housing with MAH, applicants must be eligible for housing with the Queensland state housing authority and supply proof they are active on public/social housing waiting list. An applicant must:

- Be a citizen or have permanent residency in Australia
- Be a resident in Queensland (or provide evidence of their intention to become a resident in Queensland)
- Not own or partly own property in Australia or overseas
- Have liquid assets within the current limit for household size
- Have an independent income which is supplied in Queensland
- Must have paid any outstanding debts owing to the Queensland state housing authority in full.

6.2.2 Applicants will be required to meet income eligibility limits set by the Queensland state housing authority. These income limits can be found at:

<https://www.qld.gov.au/housing/public-community-housing/check-your-eligibility/> (website current as at June 2015)

## 6.3 Eligibility Tasmania (social housing)

6.3.1 To be eligible to apply for social housing with MAH, applicants must be eligible for housing with the Tasmanian state housing authority and supply proof they are active on public/social housing waiting list. An applicant must:

- Be a Tasmanian resident
- Be an Australian Citizen or Permanent Resident
- Be 16 years or older
- Be a low income earner eligible for a Commonwealth Health Care Card
- Not have financial assets exceeding \$35,000 per household
- Not own land or a home.

6.3.2 Staff will obtain further information relating to eligibility requirements from the Tasmanian state housing authority where required.

#### **6.4 Eligibility for supported and transitional housing**

6.4.1 Applicants of supported and transitional housing programs, in addition to meeting the eligibility requirements for social housing in their jurisdiction, will be required to meet additional criteria associated with the specific supported housing program they are applying for. These applicants will typically be required to have an appropriate support plan put in place by a support organisation.

6.4.2 Staff will refer to their state housing authority for further information relating to eligibility requirements for supported housing programs in their state.

#### **6.5 Eligibility for affordable housing programs**

##### **6.5.1 General statement**

Affordable housing is generally provided for low to moderate income households where one or more household members is employed. However certain housing programs may accept applications from very low income workers or seek applicants from social housing waiting lists where that would suit the program requirements, property type, and neighbourhood. Some programs may require applicants to meet additional eligibility criteria, such as a demonstrated requirement to live or work in the area.

##### **6.5.2 National Rental Affordability Scheme**

Applicants of Commonwealth affordable housing programs must meet the eligibility requirements of the National Rental Affordability Scheme (NRAS).

Staff will refer to the following website for further information relating to NRAS income eligibility requirements:

[https://www.dss.gov.au/sites/default/files/documents/05\\_2014/nras\\_-\\_information\\_for\\_tenants\\_factsheet.pdf](https://www.dss.gov.au/sites/default/files/documents/05_2014/nras_-_information_for_tenants_factsheet.pdf) (website current as at February 2016).

### 6.5.3 State based affordable housing programs

Applicants of state based affordable housing programs must meet the eligibility requirements of the specific affordable housing program they have applied for.

### 6.5.4 New South Wales

Staff in NSW will refer to the NSW Affordable Housing Ministerial Guidelines for eligibility requirements:

[http://www.housing.nsw.gov.au/\\_data/assets/pdf\\_file/0005/332789/NSWAffordableHousingMinisterialGuidelines.pdf](http://www.housing.nsw.gov.au/_data/assets/pdf_file/0005/332789/NSWAffordableHousingMinisterialGuidelines.pdf) (website current as at February 2016)

### 6.5.5 Queensland

Staff in Queensland will be advised that there is currently no state based affordable housing program in operation.

### 6.5.6 Tasmania

Staff in Tasmania will be advised that there is currently no state based affordable housing program in operation.

## 7 Definitions

**Affordable housing** is housing for individuals or families on low to moderate incomes who are having difficulty affording housing in the private rental market. It is generally targeted at working households. Rent for affordable housing is often calculated as a discounted market rent, for example 80 per cent, and may also include an income-based measure, such as 30% of gross income. An example of an affordable housing program is the Commonwealth National Rental Affordability Scheme (NRAS). There are also state-based affordable housing programs.

**Eligibility** refers to circumstances which must be met by applicants who wish to obtain housing through a specific program. This can include income limits. An applicant is said to be ineligible for housing if they do not meet the eligibility requirements of the housing program they have applied for.

**Social Housing** is housing for individuals and families on very low and low incomes who have been on the social housing waiting list in their state. Social housing applicants are generally in receipt of Centrelink benefits. Rent for social housing is set at approximately 25% of income, plus 100% of the tenant's Commonwealth Rent Assistance (CRA) payment entitlement.

**Transitional housing** is short-term accommodation with access to support services. It acts as a stepping stone to more permanent public, community or private market housing.

**Very low, low and moderate income households** are defined in the NSW Affordable Housing Ministerial Guidelines as:

- **Very low income household** earns less than 50% of the median household income for Sydney or rest of NSW.
- **Low income household** earns between 50% and 80% of the relevant median household income for Sydney or rest of NSW, as applicable.
- **Moderate income household** earns between 80% and 120% of the median household income for Sydney or rest of NSW, as applicable.