

Policy name	Client Products and Subsidies
Policy date	August 2020
Authorisation	General Manager, Operations
Policy owner	National Manager, Housing Services
Policy type	Mission Australia Operational Policy
Policy setting	

1 Purpose

1.1 Overview

1.1.1 This policy describes the client products and subsidies offered by Mission Australia Housing (MAH), and sets out the principles to be followed in assisting applicants to access these products and subsidies. MAH's aim is to ensure a client-focused process that:

- Is fair and transparent;
- Takes the needs of clients into account; and
- Meets any specific legal and contractual obligations placed upon MAH by governments, other providers of housing or housing-related finance.

1.2 Coverage

1.2.1 This document is a national policy and covers both Mission Australia Housing (MAH) and Mission Australia Housing Victoria (MAHV). All references to Mission Australia Housing, MAH and Housing include both MAH and MAHV unless specifically stated otherwise. Where state based variations exist in policies and procedures, these will be identified in the document.

1.2.2 This policy applies to client products and subsidies provided by MAH, as well as products and subsidies where MAH plays a facilitating role.

1.3 Information on procedures and other related policies

1.3.1 This policy focuses on why certain things need to be done. It is supported by procedures that provide more detail on the what to do, the steps involved in assisting clients to access the various products.

1.3.2 Other policies also need to be considered in the application and delivery process. To assist you, these are identified where relevant in this policy and supporting procedures.

Scope

1.4 Parts of Mission Australia that this policy covers

- 1.4.1 This policy applies to MAH staff responsible for advising clients on the available products and subsidies, and for the management or facilitation of applications for support.

1.5 Definitions

- 1.5.1 Key terms used in this policy are defined in the following table.

Term	Definition
Client products and subsidies	Particular products and associated assistance that may supplement the delivery of MAH's housing services, including those which assist clients in accessing the private rental marketplace.
Housing Pathways	<p>The way in which applications for social housing assistance are managed in New South Wales. It may also include help to set up a tenancy in the private rental market, or temporary accommodation if someone is homeless. Housing Pathways is a partnership between the Department of Family and Community Services (including the Aboriginal Housing Office and the Housing Contact Centre) and participating community housing providers. Housing Pathways provides:</p> <ul style="list-style-type: none"> • Coordinated information about housing assistance; • A single application process; • Common eligibility criteria for housing assistance; • A standard assessment process; and • A single waiting list known as the NSW Housing Register. <p>MAH is a full participant in Housing Pathways. The No Wrong Door Protocol requires MAH to manage or facilitate applications for the full range of social housing products and services in New South Wales, including client products and subsidies.</p>

2 Policy

2.1 Guiding principles

- 2.1.1 The MAH application process for client products and subsidies is applicant-focused:
- MAH aims to make the process as clear and simple as possible.

- MAH will assist applicants to determine the suitability of particular products, understand the requirements applying to them, and prepare any required evidence.

2.1.2 The MAH application process is fair and transparent:

- MAH collects evidence which enables it to make sound decisions in relation to the suitability of applicants.
- MAH upholds accountability and transparency through its record keeping practices.
- Applicants are given the opportunity to appeal organisational decisions in order to ensure fair and transparent outcomes.

2.1.3 The MAH application process complies with relevant laws and procedures.

2.2 National application – general

2.2.1 Recognising that available services vary between jurisdictions and may change over time, MAH will manage or facilitate access to the services available in each jurisdiction as required.

2.2.2 MAH is also developing its own supplementary products to support tenants and their households to achieve personal and professional objectives, and to break the cycle of disadvantage.

2.3 National application – Statement of Satisfactory Tenancy

2.3.1 To assist present or former tenants who wish to move from social or affordable housing into the private rental market, MAH may provide a Statement of Satisfactory Tenancy to act as a reference where tenant performance has been satisfactory.

2.3.2 Such statements can only be provided directly to the tenant. Staff should not provide oral or written references to landlords or agents, however if asked, may confirm that a statement has been issued.

2.4 New South Wales Housing Pathways products

2.4.1 In New South Wales, Housing Pathways provides a number of products that social housing providers can offer or facilitate access to. These fall into three groups, primarily focused on the private rental market place:

- Private Rental Assistance Policy;
- Rentstart Assistance Policy; and
- Rent Choice Policy.

2.4.2 Each product has its own features and eligibility requirements.

2.5 New South Wales Housing Pathways Private Rental Assistance Policy

2.5.1 The Private Rental Assistance Policy covers:

- Statements of Satisfactory Tenancy (see 3.3 above);

- Private Rental Brokerage;
- Brokerage Funds;
- Tenancy Guarantees; and
- Private Rental Subsidies.

2.5.2 The Private Rental Brokerage Service (PRBS):

- Is provided from certain Department of Family and Community Services (FACS) offices, as well as certain New South Wales community housing provider offices.
- Is available to clients who are homeless or at risk of homelessness, and have complex needs. Participating clients must have a support provider.
- Provides for coaching and support to assist the client to access the private rental marketplace.
- Requires a separate application, and compliance with set eligibility rules.

2.5.3 Brokerage funding of up to \$2,000 may be provided for each Rent Choice product client who secures a private rental tenancy, to assist the client in establishing and maintaining their tenancy and/or to cover work/study-related costs.

- Funds are normally paid to the client's nominated support provider following approval of a Brokerage Expenditure Plan (BEP), but may be paid direct to a supplier where that is included in the BEP.
- Funding requires a separate application process to determine eligibility. A client may receive PRBS support but no brokerage funding, or alternatively funding without PRBS support.

2.5.4 A social housing provider may offer a Tenancy Guarantee of up to \$1,500 to assist a client with a limited or poor tenancy history. Clients must not have existing tenancy guarantee debts, and must agree with the terms and conditions set for the support.

2.5.5 The Private Rental Subsidies program:

- Aims to assist clients in the greatest need that are at risk in their current accommodation. Clients will have been approved for priority housing, but cannot be offered housing that meets their needs within six months. Clients can also be household members of the main applicant such as children with disabilities.
- Allows clients to rent in the private rental market while waiting for a suitable housing property to become available.
- Provides for a subsidy to make up the difference between the amount the client pays in rent, and the benchmark rent for a property in an approved area that is comparable to a social housing property. In exceptional circumstances, a higher rental subsidy may be paid.

2.5.6 For further information on these products, see the FACS Private Rental Assistance Policy along with the Private Rental Assistance Policy Supplement.

2.6 New South Wales Housing Pathways Rentstart Assistance Policy

2.6.1 Rentstart provides a range of products to assist eligible clients to set up or maintain a tenancy in the private rental market. The assistance is intended to:

- Assist clients to establish or keep a sustainable tenancy in the private sector;
- Provide quick financial help with housing-related costs to clients in need, particularly those facing homelessness; and
- Assist tenants assessed as ineligible for a public housing lease extension due to their income and assets to transition into private rental accommodation.

2.6.2 There are five types of Rentstart assistance, each with its own eligibility requirements:

- Rentstart Bond Loan;
- Advance Rent;
- Rentstart Move;
- Tenancy Assistance; and
- Temporary Accommodation.

2.6.3 The Rentstart Bond Loan is an interest-free loan to assist eligible tenants pay a rental bond for a tenancy under the Residential Tenancies Act 2010.

- This assistance is delivered from the FACS Housing Contact Centre.
- MAH staff will need to assist clients to submit applications via email, as well as explain the assessment and application process.

2.6.4 Advance Rent may be made available to assist clients moving into accommodation where a deposit is required but there is no requirement for a bond to be lodged at the Rental Bond Board, such as caravan parks, registered boarding houses and hostels.

- FACS will pay up to 100 per cent of key money, security bond or other deposits required as a non-repayable grant.
- This assistance is delivered from the FACS Housing Contact Centre. MAH staff will need to advise clients on the process as required.

2.6.5 Rentstart Move applies to tenants leaving public housing voluntarily at the end of their fixed-term lease, because they have been assessed as ineligible for a further lease.

- Such tenants are not eligible for Rentstart assistance, but may face difficulties in meeting the relocation costs.
- Recognising this, FACS will provide a Rentstart Bond Loan to eligible applicants for up to 100 per cent of the rental bond.

- This assistance is delivered from the FACS Housing Contact Centre.
 - Staff will need to complete an assessment form for approval by a Regional Manager. This is a FACS condition before this product can be delivered.
- 2.6.6 Tenancy Assistance applies to clients in a private property who are in rent and/or water arrears.
- FACS may provide financial assistance up to the equivalent of four weeks' rent.
 - Applicants will need to provide evidence as to the reasons for the arrears, as well as advice from the agent that they can stay in the property if the matter is resolved.
- 2.6.7 Temporary Accommodation supplements Specialist Homelessness Services in providing time-limited accommodation in low-cost motels or caravan parks for clients who are homeless. The intent is to provide a bridge to give clients a chance to secure alternative accommodation, whether crisis or private rental accommodation.
- 2.6.8 Staff should refer to the **Client Products and Subsidies Procedure** as well as the FACS Rentstart Assistance Policy for further information on dealing with applications for Rentstart assistance.

2.7 New South Wales Housing Pathways Rent Choice Policy

- 2.7.1 Rent Choice is a form of Private Rental Assistance (PRA) that supports households to access safe and affordable housing in the private rental market. It provides a time-limited private rental subsidy for up to three years, and facilitates access to support services including training and employment opportunities, to build the capacity for independent living.
- 2.7.2 The Rent Choice Policy applies to all applicants who may be eligible for a Rent Choice product. Clients must have the capacity to afford private rental accommodation at the end of the subsidy period.
- 2.7.3 The following Rent Choice products may be offered to eligible clients:
- Rent Choice Start Safely (including Deeper Subsidy and Moderate Income provisions);
 - Rent Choice Youth;
 - Rent Choice Veterans; and
 - The Rent Choice Assist Trial.
- 2.7.4 Under the policy:
- Rent Choice Veterans is delivered from the FACS Housing Contact Centre. MAH staff will need to advise clients on the product as required.
 - MAH is responsible for delivering or facilitating the delivery of the other products if required.

- 2.7.5 Staff should refer to the **Client Products and Subsidies Procedure** as well as the FACS Rent Choice Policy for further details on the various Rent Choice products.

2.8 Confidentiality

- 2.8.1 Staff will hold in confidence any personal or sensitive information disclosed through the application process unless disclosure is required under law or consented to by the person subject of that information, as per the **Mission Australia Enterprise Privacy Policy**.
- 2.8.2 Applicant information may be compiled in regular organisational reports only where identifying information is omitted as per the **Mission Australia Enterprise Privacy Policy**.

2.9 Appeals

- 2.9.1 Staff will inform tenants of their right to appeal organisational decisions and to complain about the services of MAH as per the **Appeals and Complaints Policy**.

3 Responsibilities

3.1 Housing staff including Housing Officer and Client Service Officers are responsible for:

- Advising clients on the available client products and subsidies.
- Assisting clients to complete applications, or assisting them to contact other providers where appropriate.
- Participating in the delivery of selected products where appropriate.
- Identifying issues in service delivery and escalating where required.

3.2 Team Leaders/Regional Managers are responsible for:

- Maintaining oversight of the delivery of client products and subsidies.
- Ensuring good management of evidence in the tenancy management system.
- Incorporating this policy and associated procedures into staff induction and training.
- Escalating feedback about this policy to the policy owner and/or policy writer.

3.3 The National Manager, Housing Services is responsible for:

- Ensuring that MAH complies with this policy and associated procedures.
- Recommending any changes to this policy and associated procedures.