

Eligibility & Application Policy

Scope

This policy applies to applicants for social housing managed by Cawarra Residential including supported disability housing programs.

For affordable housing eligibility, please refer to the Affordable Housing policy.

Purpose

The policy is intended to explain who is eligible to apply for social housing managed by Cawarra Residential and provides an effective, accountable, and transparent framework for assessing eligibility of applicants in accordance with our contractual and legal obligations. Cawarra Residential collaborates with other participating community housing providers in Housing Pathways to manage housing assistance applications in NSW.

Housing Pathways provides:

- ❑ a consistent, streamlined way to apply for housing assistance.
- ❑ a common assessment process.
- ❑ a single waiting list known as the NSW Housing Register.

More information on Housing Pathways is available at the link below:

<https://www.facs.nsw.gov.au/housing/help/applying-assistance/housing-pathways>

General Housing Eligibility

To be eligible for social housing an applicant must meet all the following criteria:

- ❑ be a citizen or have permanent residency in Australia.
- ❑ be a resident in New South Wales (NSW).
- ❑ establish their identity with two forms of acceptable documentation – refer DCJ Evidence Requirements <https://www.facs.nsw.gov.au/download?file=329224>
- ❑ 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 a former tenant of public or community housing, make repayments of any former debts.
- ❑ in general, be 18 years of age or older.

Details of how each of these eligibility criteria are administered, evidence requirements and eligibility for priority housing are in the Social Housing Eligibility Allocations Policy Supplement at the link below:

<https://www.facs.nsw.gov.au/housing/policies/social-housing-eligibility-allocations-policy-supplement#iel>

Tenants requesting a transfer will be assessed according to Cawarra Residential's Transfer Policy.

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Cawarra Residential does not offer Emergency Temporary Accommodation, however, we can facilitate a person's needs by referring them to DCJ Link2home service or local crisis accommodation agencies where they are in an extreme situation.

Income eligibility criteria

To determine whether a household meets the income eligibility for social housing, providers will:

- ❑ Assess income eligibility according to the applicant's household size, type and gross assessable household income.
- ❑ Apply a number of income eligibility limits and assessment rules.
- ❑ Clients applying for social housing must provide proof of income.

There are no minimum income criteria. Permanent residents with no income are able to apply. Where a client declines to apply for a Centrelink income, the social housing provider will assess the client as receiving a basic Centrelink income support payment, for example, JobSeeker Payment.

Disability allowances

Clients or household members who have expenses due to a disability, medical condition or permanent injury may be entitled to a disability allowance or exceptional disability allowance. These allowances have the effect of raising the income limit in recognition of additional expenses incurred with a disability, medical condition or permanent injury.

Exception to the income eligibility rule

An exception to the income eligibility rule occurs when a client who requires a live-in carer meets all the eligibility criteria for social housing, but the inclusion of the income of the carer results in the application exceeding the income eligibility limit for social housing. In this situation, the social housing provider will assess the client as a single applicant. If the provider approves their application, the client will be entitled to an extra bedroom for the live in carer.

If the carer is receiving a Carer's Pension or Carer's Allowance, no further proof of being a carer is required.

If the client accepts an offer of social housing, the carer cannot sign the tenancy agreement and will have no tenancy rights. This means that the carer will be required to leave the property if the client stops living in the property for any reason. The carer's income will be included in the assessment of the household's gross income for rent subsidy purposes.

Indexing income eligibility limits

On behalf of the social housing sector, Cawarra Residential reviews and indexes all household income eligibility limits, including disability allowances, to keep pace with the cost of living.

Assessable Income

Assessable incomes are incomes that social housing providers include when calculating income eligibility for social housing. Incomes that providers usually consider as assessable include payments received for general living expenses, for example:

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- ❓ Most pensions, benefits and allowances paid by Centrelink and the Department of Veterans' Affairs. (These income types are also known as statutory income).
- ❓ Wages, salaries and some work allowances such as overtime, bonuses, shift allowances and penalty rates. (These income types are also known as non-statutory income).
- ❓ Other income such as regular superannuation, compensation, interest from savings and maintenance. (These income types are also known as non-statutory income).
- ❓ Where an adult person in a household receives an income for a child (for example, Family Tax Benefits or child support payments), this is considered assessable income for the adult person, not the child.

Non-assessable income

Non-assessable incomes are incomes that social housing providers do not include when calculating income eligibility for social housing. Incomes that providers usually consider as non-assessable include payments received for a specific purpose, such as allowances received to assist with a particular life circumstance or disability.

Income for self-employed clients

Social housing providers calculate the income for self-employed clients by looking at their gross income less legitimate business expenses. Providers class legitimate business expenses as any expense essential for producing an income. Some items may be allowable as tax deductions, but providers may not consider them legitimate business expenses.

If, when the income is calculated, it results in the income being below the standard rate of JobSeeker Payment, then the provider will assess the applicant's income at the JobSeeker Payment rate.

Clients who own or part own property

If the client or their partner owns or has a share in property (including land) that could provide a viable alternative to social housing, they are not eligible for social housing if they are able to:

- ❓ live in the property, or
- ❓ sell their equity in the property.
- ❓ Clients are required to provide proof of property ownership

Social housing providers may waive the property ownership rule in certain cases.

Supported Applicants

Cawarra Residential partners with many support agencies who may nominate potential tenants who are linked with their support services. Generally, nominated applicants must be eligible for Housing Pathways and have an active application listed on the NSW Housing Register and meet the requirements of the relevant Support Service Partnership Agreement.

Additional eligibility criteria may also apply for specific housing programs. Tenants must be supported by, and remain engaged with, the Support Partner through the period of the tenancy, generally 12 months. Applicant allocations are documented and approved consistent with Cawarra Residential policy and applicants must sign a Residential Tenancy Agreement with Cawarra Residential and a Supported Tenancy Agreement. Where

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appropriate, special conditions relating to shared living arrangements are included as an addendum to the individual tenancy agreement.

Additional Entitlements for Aboriginal and Torres Strait Island People

Aboriginal people and Torres Strait Islanders are entitled to the range of services available to all eligible applicants. In addition, they may choose to:

- ☐ be identified on the NSW Housing Register as being eligible for Aboriginal Housing Office properties, as well as public or community housing.
- ☐ seek accelerated progression on the NSW Housing Register if they, or members of their household are Aboriginal or Torres Strait Islander and over 55 years of age.
- ☐ nominate their interest in living in a Senior Communities property if they are 45 years of age or over.

For more information, see item 3 on the Housing Pathways Evidence Requirements Information Sheet: <https://www.facs.nsw.gov.au/download?file=329224>

Eligibility of Former Tenants

A former tenant is someone who previously lived in a property that was managed by Cawarra Residential, other community housing providers (CHPs) or DCJ Housing and has since vacated the property.

A former Cawarra Residential tenant who left their property without debt and in a satisfactory condition is eligible to reapply for social housing. If you are not eligible for Tenancy Reinstatement as outlined below, we will assess you for a new social housing application.

A former tenant who owes a debt to Cawarra Residential of \$500 or more is eligible to go onto the NSW Housing Register but we will not make an offer of housing until the debt is repaid, or you have made regular repayments for six months in a row.

If a former tenant who was evicted by Cawarra Residential or left with a poor tenancy history (i.e. property damage or antisocial behaviour), applies for social housing, we will ask you to show that you are now able to maintain a satisfactory tenancy and have adequate support in place. Applications of this nature will be considered on a case by case basis.

Tenancy Reinstatement

Former tenants that are approved for tenancy reinstatement will have their application prioritised when they re-apply for housing. To be eligible for tenancy reinstatement the former tenant must be able to prove the following:

- ☐ they meet the eligibility criteria.
- ☐ they vacated their property due to any of the following reasons:
 - they were under duress,
 - they had to move into a residential care facility,
 - they were placed in a custodial facility (e.g. prison) or
 - themselves, a household member or a family member required care.

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- made an application to their former housing provider for tenancy reinstatement within six months of vacating their property (except for custodial sentences of three years or less where the former tenant can apply within six months of their release from custody).

Making a Housing Application

The DCJ Housing Pathways application form and applicant information package is available from its website. Interviews can be arranged for applicants who would like to explain their needs and discuss their options further or where Cawarra Residential believes that this will assist the application process.

While Cawarra Residential will provide information and support to assist in making housing applications, it should be understood that a lengthy waiting list for housing exists and that no firm time frame can be given for housing allocation. Information on waiting times is available from DCJ on the link below:

<https://www.facs.nsw.gov.au/housing/help/applying-assistance/expected-waiting-times>

Housing assistance from DCJ Housing, with a Cawarra Residential support partner or a refuge may be an appropriate referral for those who are homeless. All applicants who are homeless or at risk of homelessness or who are experiencing or at risk of experiencing domestic violence or have children at risk are given information and telephone contacts of other agencies and accommodation options that may be able to assist. Applicants will be offered the opportunity to use Cawarra Residential interview rooms to access phones and computers. Assistance with interpreting will be provided through the Telephone Interpreter Service. If the situation is very urgent, Cawarra Residential may act as advocate by making the appropriate telephone contacts for the client to find immediate shelter if possible.

Conflict of Interest

Cawarra Residential employees, directors, or their friends or relatives who apply for housing will not be disadvantaged or privileged by their position. They must declare any conflict of interest (refer Cawarra Residential Code of Conduct – Conflict of Interest) and will be treated as the other applicants in accordance with Cawarra Residential and DCJ policy. The employees or directors concerned will under no circumstances take part in the application or any allocation process and mitigation plans will be put in place to manage conflicts of interest.

Appeals

If a client believes Cawarra Residential has made the wrong decision they should ask for a formal review of the decision. To do this a client needs to complete an appeals form stating why they disagree with the decision – refer Cawarra Residential Appeals and Complaints Policy.

Related Documents

- ? Eligibility for Social Housing Policy
- ? Matching and Offering a Property to a Client Policy
- ? Managing the NSW Housing Register Policy

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- ❓ Eligibility and Allocations Policy
- ❓ [NSW Community Housing Eligibility policy](#)
- ❓ [NSW Community Housing Access Policy](#)
- ❓ Transfer Policy