

## **Community Housing Eligibility Guidelines**

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#### 1 Introduction

The purpose of this document is to provide Community Housing Organisations (CHOs) with guidance when applying the Community Housing Eligibility Policy (CHEP), formerly the Community Housing Income and Assets Policy (CHIAL).

The Community Housing Eligibility Guidelines (the Guidelines) should be read in conjunction with the CHEP and should not be used or implemented independently.

The CHEP aims to:

- Ensure Social and Affordable Rental Housing is used to provide housing assistance to very low to moderate income earners;
- Provide opportunities for Social Housing Tenants to transition from Social to Affordable Rental Housing outcomes; and
- Ensure consistency and compliance with legislative and contractual requirements.

## 2 Scope

The CHEP applies:

- To CHOs that have a legal agreement with the Housing Authority (operating within the Department of Housing and Works) to provide Social Housing (Band A) and/ or Affordable Rental Housing (Band B), and Transitional Accommodation:
- Where the Housing Authority has a financial/ interest in Dwelling/s within a CHO portfolio;
- Affordable Rental Housing (Band B) projects delivered in partnership between the State Government and CHOs; and
- Community Disability Housing Program (CDHP). For further information, please refer to the <u>Community Housing Disability Program Policy</u> and <u>Community Housing Disability Program Guidelines</u>.

It may also be utilised where a CHO provides Social Housing and/ or Affordable Rental Housing programs within their portfolio, as defined by the Housing Authority.

#### 2.1 General Information

The CHEP works in conjunction with the Community Housing (CH) and Public Housing (PH) policies, which can be found at Community Housing - Policies and Resources and Department of Housing and Works Public Housing resources.

## 3 General Eligibility

Refer to CHEP, section 4

General Eligibility aligns with the Housing Authority's *Eligibility Policy*, and refers to the requirements other than income and assets such as:

- a. citizenship and residency status;
- b. land or property ownership;
- c. age of Applicant/ co-Applicant;
- d. place of residence.

Eligibility can refer to both an Applicant with a current application for rental housing, and a Tenant who is already housed. Both must remain Eligible at application and throughout the tenancy.

- a. An Applicant/ co-Applicant and partner must meet all Eligibility requirements at the point of annual reviews, when household income or circumstances change, and at the point of Allocation.
- b. A Tenant/ co-Tenant and partner should remain eligible throughout their tenancy to ensure those with the greatest need are housed.

Evidence is required in reference to income and assets, as set out in the Housing Authority's *Eligibility Policy* and *Housing for People with Disabilities Policy*.

Regular correspondence is sent by the Housing Authority to ensure Applicants on the Joint Wait List (JWL) remain eligible when on the wait list, and to ensure the Applicant/ co-Applicant still require housing assistance.

If an Applicant or Tenant is deemed ineligible for Social Housing, they should be assessed against Affordable Rental Housing eligibility settings.

# 4 Australian Citizenship and Permanent Residency Eligibility

Refer to CHEP, section 5

In regard to Australian citizenship or permanent residency requirements, including New Zealand residents, eligibility for Social and/ or Affordable Rental Housing will depend upon the class of visa held (see Department of Home Affairs).

New Zealand Applicants who hold a 'protected' Special Category Visa (SCV) and arrived in Australia prior to February 26, 2001, are treated as permanent residents for the purpose of social security and citizenship purposes. They may apply for housing assistance, accrue time on the Wait List and be allocated housing (should all other eligibility criteria be met).

New Zealand Applicants who hold a 'non-protected' SCV and arrived in Australia on/ or after February 26, 2001, or Applicants/ co-Applicants who do not currently hold a permanent residency or citizenship status may apply for housing assistance, accrue time on the Wait List (if eligible) but will only be allocated housing when they hold Australian citizenship, or have a PR status.

## 5 Asset Eligibility

Refer to CHEP, section 6

Assets referenced in these notes and policies refer to 'cash assets' as set out in the Housing Authority's *Eligibility Related to the Income of Applicants*.

Where an Applicant/ co-Applicant, Tenant/ co-Tenant or partner has a cash asset that exceed the limits set out in Table 1 and/ or 2 of the CHEP, they may have their Application or Tenancy referred for assessment or review at

CommunityHousing@dohw.wa.gov.au.

Unless in exceptional circumstances, an Applicant/ co-Applicant, Tenant/ co-Tenant and partner must not own, or be part owner of property or land which may be considered a viable housing option. If ownership or joint ownership are being disposed of at Application, sale must have occurred before Allocation of a Dwelling.

Any discretionary decisions that are inconsistent with legal agreements must be discussed prior to implementing at <a href="mailto:CommunityHousing@dohw.wa.gov.au">CommunityHousing@dohw.wa.gov.au</a>.

Assets relating to the following are not treated as assets for eligibility purposes:

- Special Disability Trusts;
- Historic Institutional Abuse in Care; or
- National Redress Scheme.

Interest earned on the asset once it is accessible is to be recorded as income as referenced in the Housing Authority's *Eligibility Related to the Income of Applicants*.

#### 5.1 Social Housing Asset Eligibility

Refer to CHEP, section 6.1

Social Housing Asset Eligibility Limits align with the Housing Authority's <u>Eligibility</u> <u>Relating to the Income of Applicants.</u>

The full definition of cash assets can be found at the Housing Authority's *Eligibility Relating to the Income of Applicants*.

To be eligible for Social Housing, the combined cash assets of the Applicant/ co-Applicant, Tenant/ co-Tenant and partner must be within the limits set out in CHEP section 6.1 – Social Housing Asset Eligibility Limits. Other household members' cash assets are not assessed in the asset eligibility settings.

#### 5.2 Affordable Rental Housing Asset Eligibility

Refer to CHEP, section 6.2

Affordable Rental Housing Asset Eligibility Limits are determined by Centrelink Asset Test rules (Centrelink Asset Guidelines). These are updated annually.

When determining eligibility for Affordable Rental Housing, all Applicant/ co-Applicant, Tenant/ co-Tenant, Partner and Householders' assets are included.

To be eligible for Affordable Rental Housing, all Applicants and Tenants are to apply asset limits set out in CHEP section 6.2 – Affordable Rental Housing Asset Eligibility Limits.

## 6 Income Eligibility

Refer to CHEP, section 7

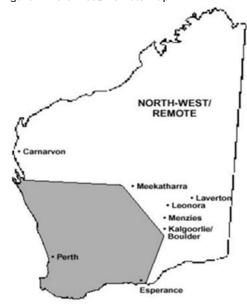
For Households with more than four people, please refer to:

- CHEP section 7.1.1 Table 4: Social Housing Income Eligibility Limits; and
- CHEP section 7.1.2 Table 5: Affordable Rental Housing Income Eligibility Limits gross annual income.

Both Social and Affordable Rental Housing income eligibility settings stipulate a disability income limit percentage weighting (CHEP section 7.1.1 and 7.1.2) which aligns with the Housing Authority's *Housing for People with Disabilities Policy*.

Both Social and Affordable Rental Housing income eligibility settings stipulate a Northwest/ Remote income limit percentage weighting (CHEP section 7.1.1 and 7.1.2) as shown in Figure 1: Northwest/ Remote Map (below). These can also be found at the Housing Authority's' *Eligibility Related to the Income of Applicants*.

Figure 1: Northwest/ Remote Map



#### 6.1 Social Housing Income Eligibility

Refer to CHEP, section 7.1.1

Social Housing (Band A) income eligibility considers the **combined annual gross** income of the Applicants/ co-Applicants, Tenants/ co-Tenants and partner, which aligns with the Housing Authority's Public Housing income limits. These limits are found in CHEP section 7.1.1 - Table 4: Social Housing Income Eligibility Limits.

The income of adult children of the Applicant/ Tenant, and other household members, is not included in the income eligibility assessment for Social Housing, unless they are listed as Applicants/ co-Applicants.

Annual limits have been listed in the CHEP for convenience and are rounded to the nearest dollar value.

Evidence is required in reference to income. These are found in CHEP section 7.1 – Table 3 – Types of Assessable Income - Eligibility.

Social Housing income eligibility settings stipulate single and dual income limits (CHEP section 7.1.1 - Table 4: Social Housing Income Eligibility Limits).

- Single income refers to income earned by an individual, or a group of individuals in the paid workforce, and includes some Centrelink benefits (the Housing Authority's <u>Eligibility Related to the Income of Applicants</u>).
- Dual income refers to income earned by married or de facto partners in the paid workforce and includes some Centrelink benefits (the Housing Authority's <u>Eligibility Related to the Income of Applicants</u>).

#### 6.2 Affordable Rental Housing Income Eligibility

Refer to CHEP, section 7.1.2

Affordable Rental Housing (Band B) income eligibility considers the **combined annual gross** income of all household members.

Affordable Rental Housing income eligibility settings have been sourced from the initial household income limits of the NRAS between 1 May to 30 April (NRAS household income (indexation) | Department of Social Services). These are updated and published by the Department of Social Services (DSS) in May each year. These may be found at CHEP section 7.1.2 - Table 5: Affordable Rental Housing Income Eligibility Limits – gross annual income (for current settings).

To convert the annual eligibility limits provided on the NRAS website to a weekly amount, apply the following formula: Annual \$ limit/(313/6) = Weekly \$ limit.

## 7 Discretionary Decision Making

A discretionary decision is used to address a situation where a client's circumstances fall outside existing policy or where a decision made solely within current policy could result in inequitable treatment of the client.

CHOs may make discretionary decisions that fall outside of the parameters of the CHEP, ensuring access to Social and Affordable Rental Housing is equitable, fair and transparent.

Prior to making a discretionary decision, ensure that you have assessed the client's circumstances against all existing policies.

#### 8 Definitions

The terms and definitions in the CHEP and Guidelines are contained in the Community Housing Policy Definitions.

## 9 Support and Advice

For support and advice about CH policies, procedures and guidelines, contact <a href="mailto:communityHousing@dohw.wa.gov.au">CommunityHousing@dohw.wa.gov.au</a>. Further information may also be found at <a href="mailto:wa.gov.au">wa.gov.au</a>.

For further information regarding the registration process, please contact the Registrar of Community Housing at Registrar@dohw.wa.gov.au.

#### 10 Document Control

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## 11 Amendments

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1.0	July 2025	Senior Housing Policy and Planning Officer	Establishment of CHEP Guidelines	2025/29381