

POLICY TITLE: AHA Eligibility and Allocations Policy

Policy Category:	Tenancy and Property Management
Date Authorised by Exec:	11 April 2017
Review Responsibility:	GM’s Housing (Bendigo, Metro, Mallee)
Date Last Reviewed:	March 2017
Next Review Date:	March 2018 – Housing regulations
Version:	V2 ~ created May 2007
Related Policies:	Rental Bonds Policy, Feedback, Complaints and Appeals Policy, Client Privacy and Confidentiality Policy, Establishing and Maintaining Tenancies Policy, Rent Calculation Policy
Related SOP:	Nil
Related Forms:	AHA Application Form, AHA Eligibility Self-Assessment
Related Standards:	National Community Housing Standards – 1.1 Allocation of Housing

PURPOSE:
 To define the eligibility requirements and to outline the process by which Haven; Home, Safe (HHS) manages applications for, and the allocation of, Affordable Housing.

BACKGROUND INFORMATION:
 HHS’s Affordable Housing aims to provide affordable housing options that provide security of tenure to eligible low-income Victorians. A proportion of properties will be allocated to those experiencing hardship and to applicants referred by the Department of Health and Human Services (DHHS).

In 2017 the Victorian State Government is implementing a common waiting list register for all public and social housing.

Tenants for Affordable Housing are selected openly and fairly, based on an assessment process, which considers individual requirements and meets the stated aims of HHS AHA.

POLICY:
 HHS AHA’s policies and procedures for determining eligibility, managing applications and allocations will be fair, transparent and consistently applied. HHS will ensure communication is clear and accessible to all and that properties are allocated as quickly and efficiently as possible and tenanted as soon as practicable, once vacant. Regular monitoring of processes and measurement of outcomes will support best practice.

- Allocation procedures will:
- Be documented and regularly monitored and reviewed to ensure they meet the requirements of applicants, HHS Affordable Housing Program and the Victorian Housing Registrars Regulatory Framework.
 - Will be consistent across all HHS offices.
 - Should commence as soon as notice to vacate a property is given.
 - Honour all nomination arrangements as agreed to by HHS.

When a vacancy occurs HHS will:

- Match eligible persons to housing that best meets their assessed needs, at the point of allocation and when changes occur during the tenancy (allocations, transfers and exits).
- If required, advertise all vacancies, primarily on the HHS website. Exceptions may apply for formally nominated properties.
- Where applicable, advise DHHS and request they provide, for consideration, suitable referrals from the public housing wait list within 3 days.
- Accept completed applications submitted on the appropriate AHA Application Form (AH or NRAS).
- Assist applicants to complete the form if they require assistance.
- Provide applicants with information about the assessment process, including timelines for decision making, and the opportunity to ask questions.
- Record applicant details and notes on the HHS tenancy database for reference in future applications.
- Give applicants the opportunity to make an informed decision about whether they choose to take the offer of housing. If an applicant chooses not to take an offer of housing, this will not negatively affect their application for other properties.

PROCEDURES:

Eligibility Assessment

Eligibility for Affordable Housing is based on the following criteria: residency, age, rental history, income level and realisable assets.

(i) Residency

- Applicants must be permanent residents of Australia or able to provide suitable documentation showing that they have applied for permanent residency.
- Applicants must be residents of the State of Victoria or intending to take up residency in Victoria.
- Applicants are required to be residents of the area where housing is sought, have substantial links with the area or be seeking to relocate due to secured employment.

(ii) Age

- Applicants must generally be over 18 years of age. Applications from applicants aged 18 years and under require approval from the General Manager Housing at the office where the application has been lodged.
- Applications from applicants under 15 years of age must be supported by written advice from the Regional Office of the Child Protection unit that no other housing arrangements are in place, that no other suitable housing arrangements are available and that the applicant receives an independent income.
- Any applicant under 15 years of age who is allocated a property must have their tenancy agreement co-signed or signed on their behalf by their legal guardian.

(iii) Applicants must be able to demonstrate that they can sustain a tenancy

- Allocations will be subject to satisfactory reference checks. All applicants will be asked to provide 2 recent rental references and 1 personal reference.
- When the applicant has not previously rented or has rented through family/friends 2 written character references will be required.
- Haven; Home, Safe AHA requires, as a prerequisite to an offer for housing, references reflecting, good rental payment history and property maintenance, information of any prior Victorian and Civil Administrative Tribunal (VCAT) involvement, and anything else the referee may want to provide.
- Discretion may apply to exclude the applicant from the usual reference requirement, where extenuating circumstances may exist. For example, applicants who may not have rented before, or applicants exiting an institutional environment. Discretionary allocation is to be discussed between the Tenancy Team Leader and the General Manager Housing at the office where the application has been lodged.

- Haven; Home, Safe will undertake a tenancy database check on applicants (if applicable).

(iv) Income Level

- The primary applicant/s must be in the ‘low to moderate’ income range as defined by the Office of the Registrar guidelines.
- ‘Income’ assessed in determining eligibility is defined in *Appendix 1*.
- Applicants are also required to be eligible for at least \$1 payment of Rental Assistance under the Commonwealth Government Scheme (CRA). As CRA is subject to asset tests conducted by Centrelink, HHS uses eligibility for CRA as validation that the realisable assets limits for affordable housing are not exceeded. In the event that applicants are not eligible for CRA, external confirmation of realisable assets should be obtained.

Income Cohorts

To expand the supply of Affordable Housing and ensure ongoing financial viability, HHS needs to generate sufficient cash flow from rents received to meet operating costs (including responsive and cyclic maintenance) as well as being able to service associated affordable housing borrowings. To achieve this, HHS will take a portfolio approach in relation to which tenant groups are housed.

Haven; Home, Safe will group tenants into the following Income Cohort classifications:

Income Cohort	Total Household Income
A. Very Low Income	\$0 to \$31,000
B. Low Income	\$31,001 to \$50,000
C. Moderate Income	\$50,001 to \$101,225

Should these figures be reviewed??

Haven; Home, Safe will target the following proportion of tenants from each of the tenant groups:

Income Cohort	% of Total Haven; Home, Safe AHA portfolio
A. Very Low Income	No more than 30%
B. Low Income	No more than 35%
C. Moderate Income	No less than 35%

(v) Realisable Assets

- Primary Applicant/s whose realisable assets would enable them to afford other forms of long-term housing, e.g. private rental or home ownership will generally be ineligible for Affordable Housing.
- Realisable assets may not exceed \$30K in value for general households. Households that require major or full disability modifications may not exceed \$60K in realisable assets. Realisable assets are defined in the AHA ‘Realisable Asset Test for Low Income Housing’ available on the HHS website.
- In assessing eligibility, the entire household’s equity in a range of assets will be considered.
- Applicants will be required to supply documentation stating the value of any assets in which they hold an interest (e.g. financial institution statements, formal evaluation of goods counted as assets). They will also be required to provide appropriate documentation (e.g. from a solicitor or financial institution) to support any claim that assets cannot be realised.
- Applicants will be ineligible for an AHA property if they, or other household member, own or have an interest in any real estate (excluding land) unless they are unable to make effective use of the property – i.e. they are unable to reside in it and sell their equity. For example, an applicant who is the victim of domestic violence and unable to live in the family home.

Allocations

Allocations to a property vacancy will be made taking into account:

- date received
- primary income assessment (determining the Income Cohort – A, B or C)
- household size
- requested location
- property availability (taking into account neighbourhood compatibility).

Household/Property Size

- HHS endeavours to optimise the use of its properties by ensuring location and neighbourhood compatibility.
- HHS will match the number of bedrooms or other amenities available in a property to applicants.
- When determining the appropriate number of bedrooms, the following principles will apply:
 - eligible household members aged 18 years and over will be entitled to their own room.
 - siblings of different genders will not be required to share a bedroom (regardless of age).

HHS AHA will generally allocate properties by bedroom size according to the following:

Household Groupings		Minimum number of bedrooms per group
Single person or couple		1 bedroom
Resident aged 18 years and over		1 bedroom
1 child younger than 18 years		1 bedroom
2 children under 18 years of age	2 children of same gender	1 bedroom
	1 child of each gender	2 bedrooms
3 children under 18 years of age	3 children of same gender	2 bedrooms
	2 children of one gender and one of the other gender	2 bedrooms
4 children under 18 years of age	same gender	2 bedrooms
	2 children of each gender	2 bedrooms
	3 children of same gender and one of the other gender	3 bedrooms
5 children under 18 years of age	any combination	3/4 bedrooms
6 children or more under 18 years of age	6 children of the same gender	3/4 bedrooms
	4 children of same gender and two of the other gender	3/4 bedrooms
	any other combination	3/4 bedrooms

Please note:

- These room allocations do not include the need for a room for the adult/s also sharing the property. Their needs are over and above the room allocations outlined above.
- There may also be a need for an extra bedroom for children where there is a demonstrated need for children of the same gender to have separate rooms, for example a baby in the household, teenagers of the same gender or step-siblings of the same gender.
- Exceptions may occur where there is sufficient justification to provide additional amenity, i.e. tenants with a disability who require extra space for equipment.

Independent Status and Support Requirements

- Applicants must be able to live independently or have a carer to facilitate their independence.
- Applicants who have specific support needs must have demonstrated consistent linkages with support services - the application should provide written documentation relevant to the applicant's circumstances, stating that ongoing support needs at the level required are in place to allow the applicant to maintain their tenancy and achieve their goal of independent living.

Links to Employment, Education and Training

- HHS has chosen to link Affordable Housing with employment, education and training as a contribution to Community Capacity Building. These linkages will hopefully assist tenants to build sustainable improvements in well-being.
- HHS will advocate for applicants/tenants who actively engage in:
 - employment
 - education, apprenticeship or training
 - planning relocation to pursue and/or enhance employment opportunities.

HHS will encourage and refer such prospective applicants/tenants to appropriate services to help them achieve this goal.

Other

- HHS AHA will make provision for one in 10 properties to be allocated in line with a defined criterion of 'hardship'.
- HHS will ensure a proportion of Affordable Housing allocations are provided for tenants referred by DHHS.

Allocations

- If an applicant has been selected from a referral from DHHS, and the person referred has accepted the offer of housing, the TPM must ensure that DHHS are advised in order for DHHS to remove that person from their waiting list.

Bendigo

- A panel consisting of three members will meet weekly to assess new applications and make determinations for allocation from new applications and those currently on the database.
- Minutes of Allocations Meetings will be recorded on a standard template and filed electronically.

Metro

- The Tenancy and Property Manager (TPM) assesses the application and makes their recommendation to the General Manager. The General Manager must sign off to accept the application, prior to the applicant being offered tenancy.

Appendix 1 - Income NOT Included in Assessing Eligibility

- Austudy Loan
- Austudy Pensioner Education Supplement
- Baby Bonus
- Bereavement Payment
- Book Allowance
- Carer's Allowance
- Centrelink Working Credits Scheme – Centrelink component.
- Child Care Benefit
- Community Jobs Program Income. Where an applicant is in receipt of a Community Jobs Program income, the relevant Centrelink income is imputed.
- Double Orphan Allowance
- Education Allowances paid by the State Government for administration fees, fares and child care assistance for students (Administration Charge Allowance, Fares Allowance, Child Care Allowance)
- Education Entry Payment
- F-111 ex-gratia one-off lump sum payment
- Fares assistance
- Formal Training Allowance (paid with Centrelink pension or benefit)
- Foster Allowance
- GST Component of Centrelink Payments
- Income of dependants under 18 years of age
- Income of children, aged 18 – 24 of transfer applicants
- Mobility Allowance
- Multiple Birth Allowance
- Non-realizable assets, e.g. superannuation rollover funds
- Older Australian's Bonus.
- Orphan Pension (if recipient is under 18 years of age)
- Pension Bonus scheme
- Pharmaceutical Allowance
- Remedial Tuition Allowance
- School Start Bonus
- Telephone Rental Concession
- Travel, Meals and Accommodation Allowances
- War Disability Pension, where the applicant's other income is more than a maximum Centrelink benefit or pension entitlement
- Youth Allowance (if recipient is 16 or 17) and recipient will be a resident
- Youth Disability Allowance

Income Information

Applicants are required to provide current income information for all household members receiving an income. This information can be provided in the form of a letter or statement from the source of income. Applicants who receive Centrelink incomes have the option to give authorisation to the HHS AHA to obtain the information directly from Centrelink. These applicants do not have to provide a separate letter or statement. The types of incomes are detailed in the following table:

Type of Income	Information/Documentation
Pension or Allowance (e.g. Centrelink payment, Austudy, overseas pension)	Current information (letter or statement no more than two weeks old) from Centrelink, the Department of Veterans’ Affairs and/or the overseas pension organisation.
Wages or maintenance	<ul style="list-style-type: none"> Income statement or consecutive pay slips showing the date and total gross amount paid over the last 13 weeks by employers. Seasonal workers must provide current information that confirms the income they are receiving at the time of application. Information from Centrelink, Child Support Agency or a Family Court Order showing weekly Maintenance Payments received.
Workcover or superannuation payments	A current letter from Workcover or the superannuation institution detailing the regular payments received.
Self-employed NOTE: Income assessments for self-employed applicants are undertaken by the local Housing Office. See the Rebate Manual for more information.	<ul style="list-style-type: none"> 13-week Profit and Loss statement, and Evidence of all other income, including the most recent eight-week bank statement Applicants who participate in the Income Confirmation Service do not need to provide a separate letter or statement.
Other Income	Documentation providing details of the type of income, amount received, period of payment, source of income etc.

No Income

Applications listing independent household members who do not receive any income can be approved and placed on the waiting list if they meet all other eligibility criteria. However, applicants are required to provide documentation from Centrelink stating:

- Why they are not entitled to or in receipt of an income, e.g. they have temporary residency status, are on a two-year waiting period or they have received a compensation/employment termination payout
- They are entitled to an income but are not claiming it.

Applicants or household members in prison are not required to provide income documentation until they are released from prison.

Applicants under 15 years of age must demonstrate they have an independent income at the time of application.

An Offer of Housing will not be made until the applicant or household member is in receipt of an independent income.

Note: Applicants in receipt of no income are referred to community support organisations in the region to assist them with their housing and any other needs.