

Policy

Affordable Housing – Application, Eligibility, Selection and Allocation



Purpose

The purpose of this *Affordable Housing – Application, Eligibility, Selection and Allocation Policy* is to outline the principles, provisions and policy framework to be adopted by Anglicare in relation to its assessment of Affordable Housing tenant applications and eligibility, as well as the selection criteria and processes to be followed in allocating Affordable Housing Service Package Dwellings delivered by Anglicare pursuant to the Services Deed.

Scope

This policy applies to all Applicants and Tenants in relation to the Affordable Housing Service Package Dwellings.

Policy Statement

Anglicare will make its Affordable Housing Service Package Dwellings available to affordable housing eligible households on “very low”, “low” or “moderate” income appropriate to their needs, who:

1. Meet the eligibility requirements outlined in the NSW Affordable Housing Ministerial Guidelines; and
2. Meet additional eligibility criteria as outlined in this policy document, which allows Anglicare to target our relief efforts towards individuals who are in poverty or distress, and in particular, disadvantaged older Australians aged 55 years or over (with preference given to women) at high risk of homelessness.

Anglicare is committed to a fair, transparent and equitable process in determining eligibility and access to Affordable Housing Service Package Dwellings. Applications for Anglicare’s Affordable Housing Service Package Dwellings will be assessed based on eligibility, priority ranking and allocation criteria, consistent with NSW Community Housing Eligibility Policy, Community Housing Access Policy and NSW Affordable Housing Ministerial Guidelines.

Policy & Procedure

Eligibility for Affordable Housing

Criteria for Eligibility

- Be a citizen or have permanent residency in Australia.
- Be a resident in NSW.
- Establish their identity
- Be able to sustain a successful tenancy, with or without support
- If applicable, make repayments of any former debts to Housing NSW or a community housing provider (including Anglicare).
- In general, be over 18 years of age.
- Have a household income within the income eligibility limits as per NSW Affordable Housing Ministerial Guidelines and as published by NSW Family and Community Services (FACS).
- Currently in housing need and unable to resolve this need in the medium to long term without assistance. Factors demonstrating need may include currently living in unaffordable and/or unsuitable housing.
- Not own any assets or property which could reasonably be expected to resolve their housing need.

Additional criteria for Seniors Only Communities

- Single person household where the tenant is 55 years of age or older (or if Aboriginal or Torres Strait Islander, 45 years of age or older); or
- Two-person households where the tenant and occupant are 55 years of age or older (or if Aboriginal or Torres Strait Islander, 45 years of age or older).

Additional requirement for Affordable Housing

- Applications for affordable housing are made directly to Anglicare.
- Applicants cannot apply through Housing Pathways. (An application through Housing Pathways is not an application for affordable housing).
- Affordable housing applications can be accepted from people who are also listed on the NSW Housing Register.
- Where Affordable Housing Service Package Dwellings are provided to assist low to moderate income earners to access employment within a certain housing zone, the applicant's connection to the local area may be considered in assessing eligibility for a vacancy. Note: all Affordable Housing applicants must still meet other allocation criteria including benevolence.

Target groups for Affordable Housing

Anglicare is proposing a Specific Cohort Service Package, targeting disadvantaged older Australians aged 55 years or over (with preference given to female applicants), who are at high risk of homelessness and are in need of benevolence.

Further, in accordance with the NSW Affordable Housing Ministerial Guidelines, affordable housing aims to assist:

- Household in housing stress whose housing need cannot be met in the short to medium term; or
- Social housing applicants and tenants, including those exiting social housing, seeking another choice of housing which may be better suited to their needs.

In accordance with this policy, Anglicare will prioritise applicants who are in poverty or distress (including sickness, disability, destitution, suffering, misfortune or helplessness).

Income Eligibility limits for Affordable Housing

Applicants for Affordable Housing must have a household income within the income eligibility limits as per NSW Affordable Housing Ministerial Guidelines and as published by NSW Family and Community Services (FACS).

Maximum income eligibility limits apply under the NSW Affordable Housing Ministerial Guidelines; the relevant median income benchmark for Sydney and NSW is at:

<https://www.facs.nsw.gov.au/providers/housing/affordable/manage/chapters/household-median-incomes-2017-18>

Income eligibility limits vary according to household size, with the maximum limit increasing with each additional person in a household. Income limits are reviewed annually to reflect CPI adjustments to social security pensions and benefits, or movements in average weekly earnings as applicable.

Entry income levels are different from the income limits for ongoing eligibility once a household has been housed. Affordable Housing tenants are able to earn 25% over the maximum access income limit and still remain eligible. Ongoing eligibility maximum income limits for NRAS properties can be located on the DSS NRAS website.

Allocation

Affordable Housing will be allocated in accordance with Anglicare policies, and assessed in accordance with selection criteria outlined in the next section. In providing Service Package Dwellings (designated for Affordable Housing), Anglicare is targeting a Specific Cohort – people aged 55 years or over (for Aboriginal and Torres Strait Islander, 45 years or over) with preference given to women.

When making an allocation, Anglicare prioritise households considered to be benevolent which includes housing stress, domestic violence, victim of a crime, at risk of homelessness, is sick or suffers a disability etc.

When allocating Seniors Housing, further considerations are given to whether:

- the Service Package Dwelling is accessible to the Prospective Tenant given their physical conditions (e.g. disabilities);
- appropriate support for specific needs of the Prospective Tenant;
- ensure that the neighbourhood and existing tenants will not be adversely affected by the allocation; and
- promote community wellbeing, social cohesion and sustainable tenancies.

Selection

- Affordable Housing Service Package Dwellings must be allocated in accordance with Anglicare's Affordable Housing Allocation Policy.

- Affordable Housing Tenants can come from the following sources:
 - (i) Existing tenants of Anglicare’s Social Housing Service Package Dwellings;
 - (ii) New referrals to Anglicare for Affordable Housing
 - a. Self-refer to Anglicare by filling in an application form on our website
 - b. Be referred to Anglicare’s Tenancy Manager by another agency or service provider
 - c. Be invited by Anglicare from the NSW Housing Register to apply for affordable housing. (NB: this does not constitute an offer of social housing and the household can refer this invitation without penalty to their status on the Housing Register)
- Anglicare’s approach to prioritising affordable housing tenants is comparable to what we use to identify social housing tenants from the NSW Housing Register. (Anglicare’s selection and priority criteria are published on our website and information request form)
- The criteria we apply is aimed at identifying applicants who are aligned with Anglicare’s Specific Cohort, and to prioritise those most in need of housing based on their unique history and circumstances, and are deemed to be benevolent.
- The table below summarises the criteria used to prioritise and match applicants, and the accompanying scoring system used.

Criteria	Rationale for Prioritisation	Point System
Stage 1: Mandatory criterion		
Date of Birth	Anglicare is specifically seeking to house applicants born before 1963, or 55 years of age or over, at the time of application	Mandatory criterion
Stage 2: Criteria to assess need		
Are you experiencing: <ul style="list-style-type: none"> • Threats of Violence/Harassment? • Domestic/Family Violence? • Any other form of sickness, disability, destitution, suffering, misfortune or helplessness? 	Applicants must answer “Yes’ to at least one of the scenarios noted to the left in their Social Housing Application. Not only do these criteria place Applicants at greater risk and in urgent need of appropriate affordable housing, but they are also required in order for Anglicare to maintain its status as a PBI with the ATO and ACNC.	Yes – 1 No - 0
Stage 3: Other assessment criteria		
What is your gender?	All Australians are affected by a shortage of affordable housing but women, particularly those reliant on either part-time wages/salaries or parenting payment, may be more at risk than men. Indeed, 59% of people supported by specialist homelessness services are female. Moreover, older single women may be forced out of the workforce early, have insufficient superannuation/ savings to fund the cost of living, face discrimination in the housing market,	Female – 1 Male – 0

Criteria	Rationale for Prioritisation	Point System
	<p>experience the death of an income earning spouse, or poor health or serious illness¹.</p> <p>Ceteris paribus, Anglicare will provide a preference to female Applicants.</p>	
Are you currently a tenant of a social housing dwelling?	In an effort to facilitate a sustainable housing pathway, Anglicare will prioritise housing applicants that are ready to transition from a social housing dwelling.	Yes – 1 No - 0
Are you currently a tenant in an Anglicare dwelling?	Anglicare will prioritise existing social housing tenants of Anglicare dwellings in an effort to maintain housing stability and service continuity, and minimise disruption for the tenant.	Yes – 1 No - 0
Are you currently a key worker?	<p>For properties in Western Sydney, Anglicare will prioritise housing key workers. Key workers are lower paid workers in occupations considered</p> <p>Important to the proper functioning of the city, particularly those in lower paid service occupations, although not exclusively so, whose jobs are in areas of high housing costs.</p>	Yes – 1 No - 0
Stage 4: Criteria to ensure dwelling fitness for applicant needs		
Are there any other additional persons who will be living with you?	Anglicare is proposing a social housing portfolio comprising studios and 1-bedroom dwellings.	N/A – Criteria relevant to ensuring that the vacant dwelling aligns to the applicant's needs.
Do you have a reason you can't stay in a studio?	Only Anglicare's 1-bedroom dwellings will be suitable for Applicants who intend to live with Additional Persons, or who specify a valid reason why they cannot live in a studio.	N/A – Criteria relevant to ensuring that the vacant dwelling aligns to the applicant's needs.
Do you or anyone else on this application have a medical condition or physical injury or disability?	Anglicare is committed to developing accessible housing solutions in line with all relevant building codes, regulation and legislation. Despite our efforts to ensure that our dwellings are accessible to as many people as possible, there may be instances when specific disabilities, conditions or other special circumstances inhibit a tenant from thriving in an Anglicare dwelling.	N/A – Criteria relevant to ensuring that the vacant dwelling aligns to the applicant's needs.
Do you or anyone else on this application have any other special circumstances which we should know about?	Suitability is determined on a case by case basis, dependent on the unique conditions and requirements of the Applicant.	N/A – Criteria relevant to ensuring that the vacant dwelling aligns to the applicant's needs.
Do you have a reason why you can't stay in a highrise?		N/A – Criteria relevant to ensuring that the vacant dwelling aligns to the applicant's needs.

¹ https://www.homelessnessaustralia.org.au/sites/homelessnessaus/files/2017-07/Homelessness_and_Women.pdf

Criteria	Rationale for Prioritisation	Point System
Are you or anyone else on this application an employee of a social housing provider?	Anglicare is keen to manage perceived or real conflicts of interest which may arise when an Applicant is employed by Anglicare. In such cases, Anglicare will disclose the potential conflict of interest in writing to FACS NSW Housing prior to proceeding with an offer.	Anglicare Employee – 0 Non-Anglicare Employee – 0

Administration

- When a vacancy becomes available, the Tenancy Manager will contact the individual at the top of the waiting list by phone (or via SMS or email) and work with the applicant to complete an application form and provide supporting documents; this forms the basis for a pre-offer eligibility check.
- The Tenancy Manager will ensure that prior to making an official tenancy offer, they have considered whether the Prospective Tenant's wellbeing would be adversely affected by the neighbourhood; and/or whether the Prospective Tenant would adversely affect existing residents and neighbours. (Note: this assessment would still be required for existing Anglicare Social Housing Tenants transitioning to Affordable Housing as the household's needs may have changed)
- Any reasons an applicant is not selected must be documented.

Offers

Once eligibility is confirmed (i.e. satisfactory pre-offer eligibility check), the Tenancy Manager will contact the Prospective Tenant to advise them of the outcome. The Tenancy Manager will initiate a *Result of Offer to Applicant* form for each Prospective Tenant.

Outcome	Timeframe
Acceptance of Offer	Within 48 hours of being communicated the offer
Signing of Residential Tenancy Agreement	Within 3 days of accepting the offer
Ineligible	Ineligibility will be advised in writing within 14 days of initial meeting (including reasons for ineligibility)

1. Where an offer is made to a Prospective Tenant, the Tenancy Manager will confirm at the time of the offer that all information on file is up-to-date and that the Prospective Tenant remains eligible for the particular Service Package Dwelling.
2. The Tenancy Manager will inform the applicant if any of the following applies:
 - The premises have been subject to flood or bush fire in the past five years;
 - The premises pose a significant health or safety risk that is not apparent; and/or
 - The premises have been the scene of a serious violent crime within the past five years.
3. The offer will be made by phone to expedite the process. It will be followed up with a letter, either (a) providing written confirmation of the offer and confirming the timeframe

the Prospective Tenant has to make a decision; or (b) if the verbal offer was already rejected, stating the outcome.

If no response is received within 48 hours from the time the Prospective Tenant is successfully contacted regarding the offer, whether verbal or written, the Tenancy Manager will offer the Service Package Dwelling to the next suitable applicant.

4. The Prospective Tenant has 48 hours (from the time they are successfully contacted regarding the offer) to inspect the Service Package Dwelling and inform Anglicare of their decision.

The Tenancy Manager can provide assistance to Prospective Tenants who have difficulties viewing the property, or are unable to make a decision without support. If there are repairs/maintenance or cleaning work being carried out at the property at the time of inspection, the Prospective Tenant is to be accompanied by the Tenancy Manager and the property may only be viewed externally (unless it is safe to enter).

The applicant can also request an extension of up to 48 hours if there are other household members or support services personnel who are involved in the decision-making process and also need to view the property. The length of any time extension will be at the discretion of the Tenancy Manager, with consideration of the Target Turnaround Times pursuant to the Services Deed.

5. If the Prospective Tenant accepts the offer, they are to complete, sign and return the *Result of Offer to Applicant* form. They will also be asked to complete the *Client Consent to Collect Personal Information* form.
6. If the applicant refuses the property, the Tenancy Manager will initiate contact with the next suitable applicant and, subject to a satisfactory pre-offer eligibility check, make a new tenancy offer.

Reasonable Offer

A reasonable offer is considered one which meets an applicant's housing need based on the information provided.

Withdrawing

If an offer is found to be unreasonable, the offer will be withdrawn.

Unreasonable offer

An unreasonable offer is one that would adversely impact on a tenant's wellbeing, such as the lack of disability access for applicants who have mobility issues.

It is unreasonable for a Prospective Tenant to reject an offer on grounds such as:

- Not liking the neighbourhood (unless proven to be a real perceived risk);
- Wanting a brick property and/or garage; or
- Does not accept RTA conditions / bond / rent.

Response Time

Anglicare will give an applicant 48 hours to consider and respond to an offer, unless a time extension is granted (this is at the discretion of the Tenancy Manager and is assessed on a case-by-case basis). If a Prospective Tenant declines an offer that is considered reasonable, they may be moved to the bottom of the waiting list.

Start of Tenancy

Residential Tenancy Agreement

All Affordable Housing Tenants are required to sign a standard Residential Tenancy Agreement (RTA) within 3 days of accepting an offer, or as otherwise agreed with Anglicare.

The Residential Tenancy Agreement will be for a fixed term of 6 or 12 months, with periodic reviews at the end of each fixed term to allow Anglicare to re-assess the Tenant's ongoing eligibility to reside in an Affordable Housing Service Package Dwelling, and whether they may be ready to transition to the private rental market.

Advance Rent

All Social Housing Tenants are required to pay two weeks' rent in advance.

Bonds

A rental bond is not required for a tenancy with Anglicare, as we recognise our Affordable Housing Tenants are already under financial stress.

Determining Subsidised Rent

In setting Affordable Housing rents, Anglicare will take into account household income and capacity to pay, as well as the maximum rental allowed in maintaining GST-free status as assessed by the ATO (i.e. must be less than 75% of market rent).

With our target tenants, Anglicare recognises that these individuals and households are unable to afford market rent. Accordingly, Anglicare will offer Affordable Housing Service Package Dwellings at subsidised rent determined as the lesser of:

- 74.9% of Market Rent; and
- 25-30% of assessable household income (*plus* 100% of Commonwealth Rental Assistance entitlement if applicable)

This is in accordance with the NSW Affordable Housing Ministerial Guidelines, which specifies:

- the types of income that are assessed for rent setting purposes; and
- the percentage of each income type that is payable in rent.

Affordable Housing Tenants on subsidised rent calculated as a percentage of their assessable income will be provided with a letter titled 'Rebated Rent', which sets out the assessment and calculation of the subsidised rent, as well as the review process that is applicable.

Rent increases will be notified in accordance with the Residential Tenancies Act.

Market Rent (reference rate)

To establish the market rent applicable to a Service Package Dwelling, Anglicare will use the *lower of*:

- Quarterly Rent and Sales Report published by FACS, with reference to the applicable type and location of each property at:
<https://www.facs.nsw.gov.au/resources/statistics/rent-and-sales/dashboard>
- Market data as prescribed by the ATO at:
<https://www.facs.nsw.gov.au/resources/statistics/rent-and-sales/dashboard>

In circumstances where the Rent and Sales Report does not provide adequate guidance, (this applies to all studios), Anglicare will follow the established methodology as described in Anglicare's Rental Policy .

In accordance with NSW Affordable Housing Ministerial Guidelines and other relevant legislation, market rent will be adjusted annually.

Continued Eligibility

Criteria for continued eligibility is dependent on program guidelines and include maximum terms of tenure and income.

Tenants will be re-assessed for continued eligibility prior to the commencement of each fixed term lease. Residential Tenancy Agreements will be renewed provided the Tenant:

- continues to meet eligibility criteria, including income eligibility and any change in assets that may reasonably be expected to resolve their housing needs; and
- the total term of tenure has not exceeded the maximum term.

No Longer Eligible

Anglicare will conduct periodic reviews of the Tenant's circumstances to assess their ongoing eligibility to reside in an Affordable Housing Service Package Dwelling, and whether they may be ready to transition to the private rental market.

If a Tenant exceeds the maximum Affordable Housing income eligibility limit, they will no longer be eligible. In these situations, Anglicare will exercise reasonable endeavours to assist the Tenant to transition to alternative accommodation in the private rental market.

Changes in Financial Situation or Economic Hardship

Tenants are expected to report all changes in income and/or household composition (supported by evidence of these changes) to the Tailored Support Coordinator within 28 days of the change to ensure rent is calculated correctly.

Anglicare will make reasonable efforts to prevent Tenants from losing their tenancy due to economic reasons (including late payment or non-payment).

Anglicare will work with Tenants to avoid evicting a person into homelessness. Refer to the Tenancy Exit Policy for further details.

The Tailored Support Coordinator will work to foster an environment in which tenants feel comfortable discussing their economic challenges, and will undertake detailed assessment of a tenant's individual needs at the commencement of the tenancy, and conduct Tenant Needs Reassessment on an ongoing basis.

Forms

Authority to Obtain and Release Information

Client Consent to Collect Personal Information

Confirmation of Eligibility Letter

Housing Needs and Eligibility Assessment (Seniors)

Interview Form

Offer of Interview Letter*

Offers for Property Record

Result of Offer to Applicant

* *print on Anglicare letterhead*

Definitions and Abbreviations

Term or Abbreviation:	Definition:
Affordable Housing	<p>Housing that is appropriate for the needs of a range of very low income (50% of relevant median household income), low income (between 50% and 80% of relevant median household income) and moderate income (between 80% and 120% of relevant median household income), and are charged at subsidised rent levels that allow these households to be able to meet other basic living costs such as food, clothing, transport, medical care and education. As a rule of thumb, housing is usually considered affordable if it costs less than 30% of gross household income.</p> <p>Allocation of Anglicare's Service Package Dwellings (designated as Affordable Housing) is set out in this policy, which is in accordance with NSW Community Housing Eligibility Policy, Community Housing Access Policy and NSW Affordable Housing Ministerial Guidelines.</p>
Affordable Housing Applicant	<ul style="list-style-type: none"> • Current Anglicare Social Housing tenants assessed as eligible for Affordable Housing • Tenants of other community housing providers who have applied for Affordable Housing • Persons from the general public who submit an expression of interest to Anglicare and assessed as eligible for Affordable Housing
Existing Tenants	Current Anglicare tenants who are assessed as eligible for Affordable Housing during income and rent reviews, or as part of ongoing tenant needs assessment.
Prospective Tenant	Applicants who meet the eligibility criteria for social housing and are listed on the NSW Housing Register.
Service Package Dwelling	As defined under the Services Deed
Social Housing	Housing for individuals and households on low incomes, who are unable to resolve their housing need in the medium to long term without assistance. People within this group are eligible for public housing and are registered on the NSW Housing Register. This group is predominantly comprised of people in receipt of some form of Centrelink or other statutory payment, and have an annual income that is in the lowest quartile of income distribution in Australia.
Social Housing Applicants	Persons who are registered on the NSW Housing Register waiting list via Housing Pathways.
Tenant	As defined under the Services Deed.
The Registrar	The Registrar is an independent statutory officer responsible for registering and regulating community housing provider under the National Regulatory System for Community Housing (NRSCH), reporting directly to the Minister for Family and Community Services.
Waiting List	A list of applicants as maintained by Anglicare, who are eligible and have been accepted for consideration for Affordable Housing.

References

Related documents include both external documents (such as legislative or other policies) and internal documents (such as policies, standards, procedures, guidelines, checklists, templates etc.).

No.	Document / Reference
1.	NSW Affordable Housing Ministerial Guidelines
2.	Residential Tenancies Act 2010 - NSW Legislation - NSW Government
3.	Affordable Housing Allocation Plan – <i>internal document</i>
4.	Rental Policy

Document Owner: *General Manager Housing*

Date: *August 2018*