

# Policy

## *Social Housing – Application, Eligibility, Selection and Allocation*



### **Purpose**

The purpose of this *Social 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 Social Housing tenant applications and eligibility, as well as the selection criteria and processes to be followed in allocating Social 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 Social Housing Service Package Dwellings to be delivered under SAHF Phase 2 Program.

### **Policy Statement**

Anglicare will make its Social Housing Service Package Dwellings available to social housing eligible households of low incomes, who meet the eligibility requirements established by the NSW Community Housing Eligibility Policy, as well as specific gateway matching criteria that align with the Specific Cohort (disadvantaged older Australians aged 55 or over), which allow Anglicare to target our relief efforts towards individuals in poverty or distress and are at high risk of homelessness.

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

## Policy & Procedure

### Eligibility for Social 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).
- Be over 18 years of age.
- Have a household income within the income eligibility limits as per FACS's Eligibility for Social Housing Policy and specified on the Social Housing Eligibility and Allocations Policy Supplement webpage.
- Currently in housing need and unable to resolve this need in the medium to long term without assistance.
- 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 Social Housing*

- Applicants for social housing must apply through Housing Pathways.
- Applications are assessed by a community housing provider participating in Housing Pathways.
- If an applicant is assessed as eligible they will be listed on the NSW Housing Register.

#### *Target groups for social 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 deemed to be in poverty or distress and are at high risk of homelessness.

#### *Income Eligibility limits for social housing*

Applicants for social housing must meet the specified income eligibility limits as per FACS's Eligibility for Social Housing Policy and specified on the Social Housing Eligibility and Allocations Policy Supplement webpage.

## Allocation

The Tenancy Manager will make initial contact with Applicants who meet the eligibility criteria (Prospective Tenant) to confirm eligibility and review the Tenant's history with respect to:

- Homelessness (or at high risk of homelessness);
- Severe housing distress (i.e. unable to afford suitable housing without assistance);
- Inadequate or unsafe housing;
- Family violence or victim of a crime;
- Sickness or disability;
- Destitution;
- Misfortune, helplessness or suffering; and
- Other complex needs.

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

- Social Housing Service Package Dwellings must be allocated in accordance with Anglicare’s Social Housing Allocation Policy and only to eligible applicants listed on the NSW Housing Register.
- Anglicare’s Social Housing Allocations Policy is based on a two-stage approach –
  - 1) Identifying suitable applicants by assessing specific gateway matching criteria that align with Anglicare’s Specific Cohort for the Service Package Dwellings (designated as Social Housing); and
  - 2) An aggregate points system that allows Anglicare to identify and prioritise those in poverty or distress.

### Stage 1: Gateway Criteria

- Vacant Service Package Dwellings (designated as Social Housing) are allocated in accordance with specific gateway matching criteria. All criteria are informed by the applicant’s responses to the Social Housing Application, and the data available from the NSW Housing Register.
- Anglicare is targeting a Specific Cohort for its Service Package Dwellings which represent disadvantaged individuals aged 55 years and above (or 45 years and above for Aboriginal Applicants), with preference given to female applicants.
- The Tenancy Manager will access FACS’s “Housing Pathways” system to establish a short list of applicants based on the following gateway criteria:

Register/HOMES Data Field	Criteria to Match Applicant
Date of Birth	Applicants born before 1963, or 55 years of age or over at the time of application

	For Aboriginal Applicants, born before 1973, or 45 years of age or over at the time of application
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.
Do you have a reason you cannot stay in a studio?	Service Package Dwellings with a studio configuration will be suitable for lone person households (or a single occupant).  Service Package Dwellings with a 1 bedroom configuration will be suitable for couple households (Tenant with an Additional Person) or lone person households (or a single occupant) where the Applicant can provide justification as to why a 1 bedroom Service Package Dwelling should be allocated to them.
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, regulations and legislations. Despite our efforts to ensure that our Service Package Dwellings are accessible to as many people as possible, there may be instances when specific disabilities, conditions or other special circumstances prevent a Tenant from thriving in an Anglicare Service Package Dwelling.
Do you or anyone else on this application have any other special circumstances we should know about?	
Do you have a reason why you cannot stay in a high-rise building?	
	Suitability is determined on a case by case basis, dependent on the unique conditions and requirements of the Applicant.

### Stage 2: Preferred Criteria

- Whilst Stage 1 seeks to identify Applicants that are aligned with Anglicare’s Specific Cohort, Stage 2 then seeks to identify and prioritise those in poverty or distress, who are the most in need for housing based on their unique circumstances.
- The table below summarises the Application questions which are used to prioritise and match Applicants, and the accompanying scoring system which Anglicare will deploy in cases where multiple Applicants may fit the threshold criteria for the vacant Service Package Dwelling (designated for Social Housing).

NSW Housing Register / HOMES Data Field	Criteria to Match Applicant	Points System
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, experience the death of an income earning spouse, or poor health or serious illness <sup>1</sup> .	Female – 1  Male – 0

<sup>1</sup> [https://www.homelessnessaustralia.org.au/sites/homelessnessaus/files/2017-07/Homelessness\\_and\\_Women.pdf](https://www.homelessnessaustralia.org.au/sites/homelessnessaus/files/2017-07/Homelessness_and_Women.pdf)

	Ceteris paribus, Anglicare will give preference to female Applicants, which allows us to target our relief efforts towards individuals most in need in our society.	
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 – 1 Non-Anglicare Employee – 0
Are you experiencing homelessness?	In addition to clients approved for priority status on the NSW Housing Register, Anglicare will prioritise Applicants who answer “Yes’ to any of the questions noted to the left in their Social Housing Application, as these criteria place Applicants at greater risk and in urgent need of matching with an appropriate social housing provider.	Yes – 1 No - 0
Are you experiencing Threats of Violence/Harassment?		Yes – 1 No - 0
Are you experiencing Domestic/Family Violence?		Yes – 1 No - 0
Do you need to leave the place you are staying?		Yes – 1 No - 0

- In cases where multiple Applicants receive the same scoring, the Applicant at the top of the Housing Register will be selected and offered the vacancy subject to them being assessed as a suitable fit to Anglicare’s broader community at the site where the vacant Service Package Dwelling (designated for Social Housing) is located.

### **Administration**

- After developing a short list using the two-stage approach described above, the Tenancy Manager will liaise with the applicant by phone (or confirm via SMS or email) to expedite the process, and to arrange an initial meeting 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. (To assist in this decision, the Tenancy Manager will meet Prospective Tenants for a pre-offer eligibility check in accordance with Anglicare policy, and include a tour of the site and surrounds, which would provide both parties with an opportunity to assess alignment with the current neighbourhood).
- Where a Prospective Tenant has complex needs that need to be addressed, the Tailored Support Coordinator may also attend the initial meeting, which provides an opportunity to assess tenant needs from the perspective of Coordination Services and determine whether ‘wrap around’ services are accessible in that location.
- The Tenancy Manager will make the final selection of Prospective Tenants.
- Generally, Prospective Tenants will receive an offer based on priority ranking and suitability of Service Package Dwelling.
- Any reasons an applicant is not selected must be documented.

- Following the allocation of a Service Package Dwelling, Anglicare must follow the required procedures to update the NSW Housing Register.

## 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.

#### ***Number of offers***

Social Housing applicants are eligible for two offers; however, applicants should be aware that a limited number of suitable social housing dwelling are available, and that declining an offer may result in an extensive wait.

#### ***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).

## **Start of Tenancy**

#### ***Residential Tenancy Agreement***

All Social 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 could be:

- for a continuous tenure, subject to the Tenant complying with the requirements of their Residential Tenancy Agreement;
- a Residential Tenancy Agreement with a term of 26 weeks, and contains a clause for continuation of the tenancy at the end of 26 weeks unless the Tenant or Anglicare ends the agreement as per the Residential Tenancies Act 2010;
- A Residential Tenancy Agreement for a fixed term will include periodic reviews of changes in tenant circumstances, which would allow Anglicare to assess the Tenant's ongoing eligibility to reside in a Social Housing Service Package Dwelling, and whether they may be ready to transition to Affordable Housing (within or outside of Anglicare's housing network) or be assisted 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 Social Housing Tenants are already under severe financial stress.

### ***Determining Subsidised Rent***

In accordance with FACS Policies, Social Housing Tenants are charged rents at a discount to market rent, which takes into account household income and capacity to pay.

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

- 74.9% of Market Rent; and
- 25% of assessable household income + 100% of Commonwealth Rental Assistance entitlement

This is in accordance with the NSW Community Housing Rent Policy, 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.

Social 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 Pricing Policy .

In accordance with 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***

For fixed term tenancies, Anglicare will conduct periodic reviews of the Tenant's circumstances to assess their ongoing eligibility to reside in the Social Housing Service Package Dwelling, and whether they may be more appropriately housed in Affordable Housing or the private rental market.

If a Tenant exceeds the maximum Social Housing income eligibility limit, they will no longer be eligible for Social Housing. In these situations, Anglicare will exercise reasonable endeavours in consultation with the Tenant, assist the Tenant to transition to:

- Affordable Housing (within or outside Anglicare’s housing portfolio); or
- alternative accommodation in the private rental market .
- A Tenant can be given up to 12 months to exit the Service Package Dwelling depending on their circumstances; this assessment is made by the Tenancy Manager on a case-by-case basis.

## 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	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

	<p>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 the Affordable Housing – Application, Eligibility, Selection and Allocation Policy and Procedure document, which is in accordance with NSW Community Housing Eligibility Policy, Community Housing Access Policy and NSW Affordable Housing Ministerial Guidelines.</p>
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	Social Housing applicants fill out a single application form to apply for subsidised housing through the Housing Pathways system. This include public housing (owned by Housing NSW) or housing owned and/or managed by not-for-profit community housing providers.
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 single waiting list that operates across NSW and applicant can choose to be housed by Housing NSW or community housing provider.

## References

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

No.	Document / Reference
1.	Housing Pathways policies, procedures and guidelines
2.	Residential Tenancies Act 2010 - NSW Legislation - NSW Government
3.	NSW Community Housing Access Policy
4.	NSW Community Housing Eligibility Policy
5.	NSW Community Housing Rent Policy
6.	Matching and Offering a Property to a Client Policy

7.	Social Housing Allocation Plan – <i>internal document</i>
8.	Rental Pricing Policy

Document Owner: *General Manager Housing*

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