Eligibility Policy – Rental Housing

Applies to Property and Housing

Rental Housing

Policy Statement

Uniting provides rental accommodation for seniors with low to moderate incomes through several programs. The eligibility criteria for Government-funded programs (including the National Rental Affordability Scheme (NRAS), Affordable Housing, and Social (Community) Housing) are different for each program and Uniting must comply with these criteria. In the case of rental accommodation funded by Uniting without government assistance, Uniting's eligibility policy applies.

Contents

1 Purpose

This Policy covers eligibility for the different rental programs managed by Uniting. The policy is intended to ensure that applicants for Uniting's rental accommodation receive fair and equitable access to housing products.

This Policy applies to eligibility for Uniting rental tenancies. It includes accommodation provided under externally funded rental programs and rental accommodation funded by Uniting (which includes rental tenancies within retirement villages).

2 Scope

This policy applies to all relevant Rental Housing staff.

3 Compliance

This policy forms part of rental housing suite of documents. Uniting provides rental accommodation for seniors with low to moderate incomes through several programs. The eligibility criteria for Government-funded programs (including the National Rental Affordability Scheme (NRAS), Affordable Housing, and Social (Community) Housing) are different for each program and Uniting must comply with these criteria.

4 Policy principles

- Uniting will distribute limited housing resources fairly and equitably.
- Uniting is primarily a specialist provider of seniors' housing, and applicants (and generally members of their household) must be aged 55 or over (45 in the case of Aboriginal and Torres Strait Islander applicants).
- Uniting does manage some housing programs that are not strictly for seniors.
- To be eligible for housing, an applicant's household income must be within the limits set for each rental program.
- Uniting will not discriminate against any person based on gender, race, marital status, disability, religious faith or sexual preference.
- Staff will be sensitive to and plan to meet, the cultural and linguistic needs of the applicant particularly those from ATSI (Aboriginal and Torres Strait Island), CALD (Culturally and Linguistically Diverse) backgrounds, and people who identify as LGBTI (lesbian, gay, bisexual, transgender and intersex).

5 Eligbility Criteria

5.1 Social Housing including Social and Affordable Housing (SAHF)

Social housing provides secure, affordable housing for people with a housing need on low incomes. Social housing encompasses properties owned or managed by the Department of Communities and Justice (DCJ), community housing providers (including Uniting) and the Aboriginal Housing office. For more information on social housing, see the Housing Assistance Options Policy.

Eligibility for Social Housing with Uniting Independent Living

Applicants must meet the general eligibility criteria for social housing below. Clients must:

- Establish their identity, and
- Be resident in New South Wales (NSW), and
- Be a citizen or have permanent residency in Australia, and
- Have a household income within the income eligibility limits, and
- Not own any assets or property which could reasonably be expected to resolve their housing need, and
- Be able to sustain a successful tenancy, without support or with appropriate support in place, and
- If applicable, make repayments of any former debts to a social housing provider, and
- Meet the income eligibility criteria applicable to the program.

As Uniting is a specialist provider of seniors' housing, eligibility for accommodation with Uniting requires the applicant (and in general the household members) to be 55 years of age or over or 45 years of age or over if Aboriginal or Torres Strait Islander.

To find out more about social housing eligibility:

http://www.housingpathways.nsw.gov.au/additional-information/policies/eligibility-for-social-housing-policy

Applying for social housing

Social housing assistance in NSW is managed centrally through "Housing Pathways". Clients can apply for housing assistance online via the Housing Pathways website, by phone on 1800 422 322 or by visiting their local FACS/Housing NSW office or community housing provider. For information on what assistance clients can access through Housing Pathways, see the Housing Assistance Options Policy.

Waiting times

There are waiting times for most social housing properties on the Housing Register in most areas. To find out about expected waiting times go to

http://www.housingpathways.nsw.gov.au/how-to-apply/expected-waiting-times

Choosing where to live

Applicants for social housing will be asked to choose a preferred area, suburb or town for accommodation. The local Housing NSW office can provide help choosing a location. (Note that Uniting offers social housing in a very limited number of locations.)

http://www.housingpathways.nsw.gov.au/contact-us/list-of-public-housing-offices

Appeals – social housing

If a social housing applicant disagrees with a decision Uniting has made, they should first discuss their concerns with the relevant person and if the matter is not resolved may ask Uniting for a formal review of the decision by requesting an Appeal form, this will constitute a first-tier appeal. If they are unsatisfied with the outcome of the review, they can appeal to the NSW Government's Housing Appeals Committee: http://www.hac.nsw.gov.au/how-to-appeal

5.2 Affordable Housing including National Rental Affordability Scheme (NRAS)

General eligibility criteria for Affordable Housing including NRAS with Uniting Independent Living:

All applicants must:

- Establish their identity, and
- Be resident in New South Wales (NSW) for NRAS NSW or Australian Capital Territory (ACT), and
- Be a citizen or have permanent residency in Australia, and
- Have a household income within the income eligibility limits, and
- Not own any assets or property which could reasonably be expected to resolve their housing need, and
- Be able to sustain a successful tenancy, without support or with appropriate support in place, and
- If applicable, make repayments of any former debts to a social housing provider, and
- Be at least 55 years of age or 45 years or over if Aboriginal or Torres Strait Islander. Generally, household members are required to be 55 years of age or over or 45 years of age or over if Aboriginal or Torres Strait Islander with priority given as prescribed in the SAHF contracts to female 55 years or over or 45 years of over if Aboriginal or Torres Strait Islander.
- Meet the income eligibility criteria applicable to the program. Note that income limits are different for each program and are reviewed each year.

National Rental Affordability Scheme (NRAS)

The target group for NRAS is low to moderate income Australians – people who may find it hard to pay open-market rents.

Income eligibility limits for applicants for NRAS tenancies are outlined on the DSS website and the limits are higher than for social housing. Income limits are assessed against a household's gross income. Income limits vary according to the household composition. A household's gross income for the 12 months prior to commencement of tenancy of an NRAS dwelling must be equal to or less than the relevant income limit for that household's composition.

For NRAS purposes, a household is all persons who are residents of the dwelling. All persons who ordinarily reside in a NRAS home must have their income included as a member of the household.

Cessation of NRAS eligibility

In the case of existing NRAS tenants, if household income exceeds the initial income limit by more than 25 per cent in two consecutive NRAS years, the tenant will cease to be eligible and therefore need to find alternative accommodation. Uniting will assist to assess alternative housing options, if required.

Household income limits are indexed annually based on the 'All Groups' Component of the Consumer Price Index to ensure that the scheme assists the same target group over the life of the scheme. For more information:

https://www.dss.gov.au/housing-support-programs-services-housing-national-rental-affordability-scheme-living-in-an-nras-property/nras-household-income-indexation

Applying for NRAS

Uniting has a waiting list for NRAS properties. When a vacancy arises, Uniting will contact applicants on the waiting list in wait turn order to establish their interest and eligibility. An application pack will be sent to the selected applicants. When we receive all the required information, applications will be assessed under our Allocations Policy. It's important to note that completing an application form and being assessed as eligible does not guarantee you an NRAS tenancy. If an eligible applicant is not made an offer, they will be kept on the waiting list for consideration for the next suitable vacancy.

Affordable Housing (under SAHF)

The General Eligibly Criteria listed at the start of this section apply. Applicants must have the capacity to sustain an affordable housing tenancy, and priority is normally given to existing social housing tenants who have the capacity to move on to affordable housing.

Income eligibility limits are set by the NSW Government and are outlined in the NSW Affordable Housing Guidelines. The more people living in a household, the higher the allowable household income. Tenants of affordable housing must remain eligible to stay in the affordable housing property and regular eligibility reviews are carried out by Uniting.

For more information about renting affordable housing go to https://www.facs.nsw.gov.au/housing/help/ways/renting-affordable-housing

Applicants must be at least 55 years or over or 45 years or over if Aboriginal or Torres Strait Islander with priority given as prescribed in the SAHF contract to female 55 years or over or 45 years or over if Aboriginal or Torres Strait Islander. Generally, all household members are also required to be 55 years of age or over or 45 years of age or over if Aboriginal or Torres Strait Islander.

Cessation of eligibility

Where an annual review indicates that a household's income exceeds the eligibility limit, they cease to be eligible tenants and the landlord will be entitled to terminate the agreement (using Section 143 of the *Residential Tenancies Act 2010*).

A tenant can be given up to 12 months to move to alternative accommodation. Uniting will assist to assess alternative housing options, if required.

Applying for Affordable Housing (under SAHF)

Eligibility and tenant selection will be guided by the NSW Affordable Housing Guidelines. Applicants must complete Uniting's application form and provide medical report for each household member, two forms of ID including one photo ID, plus gross income details for each household member, unless an applicant is selected from the NSW Housing Register and all up to date information is available from the register.

It is important to note that completing an application form, and being assessed as eligible, does not guarantee an affordable housing tenancy.

5.3 Uniting non-government funded /Market priced rental housing.

Uniting has a supply of rental units for seniors which are not government funded and are leased at reasonable market rates. Uniting's own eligibility criteria apply to this accommodation. All applicants must be:

- Be at least 55 years or over or 45 years or over if Aboriginal or Torres Strait Islander. Generally, all household members are also required to be 55 years of age or over or 45 years of age or over if Aboriginal or Torres Strait Islander,
    - In villages where the Retirement Village registration has expired, the age restriction may be cancelled once all the Retirement Village Agreement contracts have vacated.
- Be a citizen or have permanent residency in Australia, and
- Be able to sustain a successful tenancy, without support or with appropriate support in place, and

Uniting has a waiting list for its non-government funded properties. If Uniting is able to make an offer, applicants will be required to complete Uniting's application form and provide the required supporting information.

6 Roles and responsibilities

All relevant Rental Housing staff to comply with this policy.

7 Legislation and standards

- Residential Tenancies Act 2010 (NSW)
- Residential Tenancies Agreement 2020

8 Related Policy Documents and references

- Social and Affordable Housing Appeals Policy - Retirement & Independent Living
- HAC Appeal Application Form (Social Housing)
- Housing Pathways
- Housing Pathways: Eligibility for Social Housing Policy
- NSW Affordable Housing Guidelines
- National Rental Affordability Scheme eligibility criteria
- Housing Assistance Options Policy

9 Definitions

Capitalised terms are defined below, or if not defined below, in the *Uniting Policy Framework Glossary*.

Term	Definition
NRAS	National Rental Affordability Scheme
SAHF	Social and Affordable Housing Fund
DCJ	NSW Department of Communities & Justice
DSS	Department of Social Services

10 Document governance

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Responsible Person	Scott Allan, Tenancy Lead		
Approver (Service Stream / Support Function)	Adrianna Burnes – Nguyen, Head of Housing **24 Jan 2024**		
Approver (CRG)	Director Customer, Risk and Governance 12/2/24		

11 Revision history

Version	Description of changes	Revised By	Date
1.0	New policy.	Katherine Wight	06-April 2020
2.0	Update name of policy to Rental Housing - Links added - Reference added to applicable NSW Affordable Housing Guidelines - Aligns to current organisational structure, 10 year plan and Rental Housing scope.	Heather Autagavaia	January 2024