

# South Australian Housing Trust

## Community housing eligibility policy



Community housing is provided to people on a very low, low or moderate income or people with additional needs and is delivered by non-government organisations.

This policy applies to registered Community Housing Providers and people registering their interest in community housing. This policy sets out:

- who is eligible for community housing
- how need is assessed
- the different program and tenancy types
- the different [Categories](#) of need.

Where referenced in a lease program this policy may apply to a non-government organisation – e.g. [specialised housing programs](#).

People can register their interest in community housing through:

- any registered Community Housing Provider
- Housing SA, if they are also registering their interest in either public or Aboriginal housing.

### Eligibility

People are eligible for community housing if they meet all of the below conditions:

- they can verify that they live in South Australia
- they have an [independent income](#)
- no one in their household owns or partly owns [residential property](#)
- they meet the [income and asset limits](#)
- they are not already a [community housing, public or Aboriginal housing tenant](#)

If they do not meet the income and asset limits, but they meet all the other conditions, they may still be eligible if they are in [urgent housing need](#).

If they do not currently live in South Australia they may still be eligible provided they are eligible for [Category 1](#), or they meet one of the below conditions:

- they are a member of the Australian Defence Forces
- they are reuniting with family who currently live in South Australia.

If they own or part own residential property, they may still be eligible if they meet one of the [residential property](#) eligibility criteria.

### Current community, public or Aboriginal housing tenants

Tenants and their partners are not eligible to register for public housing while living in community, public or Aboriginal housing, except if any of the below situations apply:

- the tenant wants to transfer in line with a Community Housing Provider's policy

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- the tenant or their partner is leaving because of verified domestic abuse or relationship breakdown
- the tenant is currently housed in crisis, supportive or transitional housing.

Other household members, including the tenant's children, can register their interest in community housing, public or Aboriginal housing provided they are eligible.

### **Additional eligibility criteria**

Some Community Housing Providers have additional eligibility criteria; - e.g. someone in the household must have a recognised disability, or a requirement to meet ongoing eligibility criteria. Where additional eligibility criteria apply, these are set out in the Community Housing Provider's policies.

### **Independent income**

An independent income is a regular income that can include, but is not limited to:

- Centrelink or similar – e.g. Department of Veterans' Affairs
- wage or salary – e.g. full time, part time, casual work
- investment income
- interest paid directly to them.

A person's income must be at least equal to [Centrelink's maximum Youth Allowance payment](#) for a single person who lives away from the parental home. If a couple are registering, both people must have an income at least equal to this amount.

### **Residential property**

People are considered to own residential property if either of the below apply:

- they are recorded on, or hold the title of, a residential property - eg Torrens, strata, community or moiety title
- they have a valid form of lease or agreement for a dwelling sited on a title owned by someone else – e.g. a cabin sited on Crown land, a transportable home sited in a caravan park.

Other types of property used for residential purposes – e.g. motor homes, caravans, are not considered residential property.

If someone on the registration owns or partly owns residential property, they may still be eligible in any of the following situations.

### **Relationship breakdown**

There has been a relationship breakdown, the person's partner still lives in the property they jointly own, and the person has an urgent need to be housed before property settlement takes place.

### **Household need**

The person, or someone in their household, needs to be housed away from the property, and the equity in the property is not sufficient to buy or rent a home that:

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- is in the area they need to live in
- is of suitable standard
- is large enough for the household
- is affordable.

### Temporary need

The person, or someone in their household, needs to move away from home temporarily – e.g. for medical treatment, but wants to eventually move back.

### Domestic abuse

The person needs to leave a jointly owned property because of domestic abuse, their partner still lives in the property and property settlement will be delayed.

### Income and asset limits

The [income limits](#) are based on an income equal to, or less than, a percentage of average weekly earnings (male ordinary time) for South Australia as set by the [Australian Bureau of Statistics](#). Where average weekly earnings fall lower than a previously published amount, the income limits are still based on the higher amount.

The percentages for households headed by a single adult:

- 65% for a single person
- 85% for a single person with one dependent
- 95% for a single person with two dependents
- 105% for a single person with three dependents
- 120% for a single person with four or more dependents.

The percentages for households headed by a couple:

- 85% for a couple
- 95% for a couple with one dependent
- 105% for a couple with two dependents
- 120% for a couple with three dependents
- 135% for a couple with four or more dependents.

The maximum [asset limit](#) is based on, and is equal to, [Centrelink's Allowance and Parenting Payment asset tool](#) for non-home owners.

An asset is any possession someone owns or partly owns – e.g. cash, real estate, shares, household contents, vehicles, boats. It includes assets held outside Australia, and any debts owed to the person. The asset value is how much the asset would be worth if it was sold on the open market, minus any debts or encumbrances.

### Assessing need

Community Housing Providers assess the needs of everyone listed in a registration of interest. They assess:

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- individual need
- housing history
- housing options available to the person or household.

Registrations are placed in one of three Categories based on this assessment.

### Category 1

People in urgent housing need, who also have long-term barriers accessing or maintaining other forms of housing – e.g. renting privately.

### Category 2

People who are not currently in urgent housing need, but have long-term barriers accessing or maintaining other forms of housing.

### Category 3

People who do not have urgent housing need or long-term barriers, and they can access other forms of housing.

## Tenancy types

Community Housing Providers offer properties and manage tenancies in line with their contractual requirements.

People also need to meet additional or specific criteria to be housed under particular tenancy types in line with a Community Housing Provider's contractual requirements with SAHT.

### General and Affordable tenancy type

People must meet the [eligibility criteria](#), including any additional eligibility criteria set by a Community Housing Provider.

### Supported tenancy type

People must meet the specific eligibility criteria for these programs:

- [Aged Homelessness Assistance Program](#)
- [Homelessness Supportive Housing Program](#)
- [Integrated Housing Exits Youth Justice Program](#)
- [Integrated Housing Exits Adults Program](#)
- [Mental Health Supported Social Housing Program](#)

### Supported Disability

People must:

- be a National Disability Insurance Scheme (NDIS) participant
- have housing goals in their NDIS plan
- need accommodation
- be in receipt of a Supported Independent Living (SIL) service from a specialist disability services provider.

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### Specialised housing programs

Most programs below adhere to this policy, however each individual program lease will stipulate if this policy applies:

- [Transitional Housing Program](#) – any person who is currently or at risk of becoming homeless can be considered for this program by referral through a Specialist Homelessness Service
- Boarding House Program – any person is eligible for this program if currently or at risk of becoming homeless, transient, have a housing disadvantage or need support services
- Specialised Lease Program – consists of properties leased to Government and non-government organisations for residential purposes that do not fit into other categories of Specialised housing programs. For example, properties leased to establish innovative projects or properties leased to support people with high/complex needs while they participate in special programs. Properties may also be allocated to address demand in a particular social demographic – e.g. youth or refugees
- Disability Housing Program – Properties are leased to Community Housing Providers that provide housing to people with a diagnosed disability. The Disability Housing Program is for tenants with a greater level of disability than tenants in public housing or general community housing.

### Related information

#### Controlling documents

This policy is based on and complies with:

- [Community Housing Providers \(National Law\) \(South Australia\) Act 2013](#)
- [National Regulatory System Community Housing \(NRSCH\) Regulatory Framework](#)

#### Supporting guidelines

- Community housing eligibility procedures v2

#### Related policies and other documents

- [Homelessness Supportive Housing Program policy](#)
- [Integrated Housing Exits Adult Program policy](#)
- [Integrated Housing Exits Youth Program policy](#)
- [Aged Homeless Assistance Program policy](#)
- [Mental Health Supported Social Housing Properties policy](#)
- [Transitional housing program policy](#)

#### Date this policy applies from

3 June 2019

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2

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The online version of the policy is the approved and current version. There is no guarantee any printed copies are current.