



## Community housing eligibility procedure

# South Australian Housing Trust

## Community housing eligibility procedures



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People may be eligible to register their interest in community housing in line with the Community housing eligibility policy.

Community Housing Providers must keep a copy of all documents in the person's file – e.g. completed forms, copies of proof of identity.

### 1 Proving eligibility

People applying for community housing need to:

- provide a completed registration of interest form
- provide verification they are currently living in South Australia
- [provide proof of income, assets and identity](#) for everyone on their registration of interest aged 16 and over, to prove [they meet the income and asset limits described in Community Housing eligibility policy](#)
- verify no one in the household owns or partly owns [residential property](#) by completing the relevant registration of interest form section and providing relevant documentation if necessary
- verify they are not a current community housing, public or Aboriginal housing tenant by completing the current housing section of the registration of interest form.

Community housing providers should only take [assessable types of income](#) into consideration when determining eligibility.

#### 1.1 Living in South Australia

Verification a person is currently living in South Australia may include:

- letters or bills addressed to them at a South Australian address
- a driver's licence with a South Australian address
- any other documents accepted by the community housing provider to demonstrate they are currently living in South Australia.

If the person is not currently living in South Australia refer to the Community housing eligibility policy for exemptions.

#### 1.2 Independent income

If the person does not have an independent income, they can still register their interest provided they meet one of the below conditions:

- they are in the process of applying or getting one – e.g. they are exiting prison, leaving the family home to study, recently arrived refugee
- they cannot stay where they are living – e.g. for health or safety reasons, and cannot access any other forms of housing

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- they are under the Guardianship of the Chief Executive of the Department of Child Protection and they are aged 15 or over but will provide proof of an independent income when they move from care to independent living.

In these circumstances the community housing provider can offer the person a short term lease agreement for up to three months, subject to them obtaining an independent income.

### 1.3 Secondary households

There may be more than one household in a single registration of interest – e.g. a couple with a dependent child and a financially independent elderly parent.

All household groups in the registration must meet the relevant [income and asset limits](#) – e.g. meet the income limits for both a couple with one child, and for a single person.

If one of the household groups does not meet the income limits, all household groups in the registration become ineligible.

### 1.4 Residential property

If a person owns or partly owns a residential property, they are not usually eligible for community housing. They may still be eligible to register if they can confirm they have exceptional circumstances in line with the Community housing eligibility policy – e.g. domestic violence.

If a person has recently sold or disposed of property, reassess their eligibility by including the value of the sale in their assets test. They must provide proof the property has been sold.

Where the sale of a property is required, a short fixed lease is to be offered – e.g. three months, with the sale of property listed as a key review criterion for the lease. Further lease extensions may be offered until the property is sold but must not exceed a 12 month period.

### 1.5 Residential property owner with disabilities

A person does not have to dispose of their interests in a residential property until their family moves out of the property, provided they meet all the below conditions:

- they have a disability
- they jointly own the property
- they have to leave the property as a result of a Disability Services assessment
- their family still live in the property.

Where the sale of a property is required, refer to 1.4 for details.

### 1.6 Additional eligibility criteria

If a person is self-employed and meets the eligibility criteria, a community housing provider may apply additional eligibility criteria – e.g. in relation to total business turnover, to make sure housing remains targeted to those most in need. Any additional eligibility criteria must

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be clearly articulated by the community housing provider in their own policies and procedures.

If a person is to be allocated to a Supported Tenancy Type, or a property under the Specialised Housing Program they must also meet specific eligibility criteria associated with the relevant program.

## 2 Housing Needs Assessments

If a person is considered to be in urgent housing need, complete a Housing Needs Assessment to assess the household's level of housing need. Registrants and support organisations can request a Housing Needs Assessment.

There are three parts to the Housing Needs Assessment interview:

1. an individual needs assessment to confirm which category to place the person in
2. identify and assess their accommodation history
3. identify the housing options available to them that will address their immediate and long-term housing and support needs.

People eligible for Category 1 or 2 as a result of a Housing Needs Assessment can register their interest for community housing even if they do not meet the income and asset limits.

Scan and attach a copy of the completed community housing needs assessment report form to their customer registration in the Community Housing Customer Register.

A Housing Needs Assessment is not necessary if the registrant is either:

- a public, Aboriginal or community housing tenant being relocated because of a sector initiated transfer – e.g. a transfer initiated by Housing SA or a Community Housing Provider for asset management purposes.
- automatically eligible for Category 2.

### 2.1 Getting verification

Verification of a person's situation is required. Verification should be recorded on the [Community Housing Needs Assessment form](#) in section 2, and record how you verified their situation – e.g. received their permission to speak to their support agencies, check previous case notes on the person's file.

If an external support agency is helping the person register their interest and complete a housing needs report form, check and verify their assessment. Determine:

- if further proof of circumstances is required
- if the customer needs to be interviewed
- what Category to recommend the customer for.

If there is doubt, or further confirmation is required, ask the person for permission to contact relevant support agencies or other services.

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The person may also provide supporting documentation and letters. Depending on their circumstances, this can include but is not limited to information from:

- relevant Government or non-government agencies
- SA Police or other emergency services
- Health or medical professionals
- South Australian Civil and Administrative Tribunal.

### 2.2 Natural disasters

Undertake a Housing Needs Assessment for victims of natural disasters – e.g. fire, flood, if this has not already been done by an external support agency, to:

- confirm if they own or rent the property
- determine the extent of the damage to the property and their personal belongings – e.g. through an inspection by the housing provider, checking with the fire brigade or SA Police
- estimate how long it will take for the property to be habitable again – e.g. reconstruction or renovation timeframe
- obtain details of insurance cover, and if the policies include compensation for accommodation costs, verified by the insurance company
- discuss any existing medical or social issues caused by the disaster.

You do not need a detailed assessment of their accommodation history.

Consider all available accommodation options before approving Category 1, including:

- renting privately, especially if accommodation costs are covered by insurance
- help from family and friends
- emergency or other short term housing options – e.g. caravan park.

## 3 Individual needs assessment

### 3.1 Category 1

People are eligible for Category 1 if they meet both of the below conditions:

- they or someone on their registration is homeless and at risk; and
- their accommodation history, and the housing options available to them, indicate renting privately is unsuitable long-term.

### 3.2 Category 2

People are automatically eligible for Category 2 if they meet any of the below conditions:

- they receive a Disability Support Pension from Centrelink, including if they received it immediately before moving to an Aged Pension or they do not currently receive it because of work injury insurance payments

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- they receive the Totally and Permanently Incapacitated Pension from the Department of Veterans' Affairs
- they are a refugee in Australia for less than two years, verified by the Department of Immigration and Border Protection documentation, with visa codes 200, 201, 202, 203 or 204, or by letter from the Australian Refugee Association.

Otherwise, people are eligible for Category 2 if they meet both of the below conditions:

- they or someone on their registration has at least one barrier accessing or maintaining other housing options
- their accommodation history, and the housing options available to them, indicate renting privately is unsuitable long-term.

### 3.3 Category 3

People are eligible for Category 3 if they are eligible for community housing, meet the income and asset limits, but are not eligible for Category 1 or 2.

### 3.4 Homeless and at risk

People are homeless if they are living in either:

- non-conventional accommodation or sleeping rough
- short-term or emergency accommodation due to a lack of other options.

A person is living in non-conventional accommodation if they are either:

- living on the streets
- sleeping in parks
- squatting
- staying in cars or train carriages
- living in improvised dwellings.

A person is living in short-term or emergency accommodation if they are either:

- in a refuge
- in a crisis shelter
- couch surfing
- living temporarily with friends and relatives
- in insecure accommodation on a short-term basis – e.g. staying in a hotel or short stay caravan park
- in emergency accommodation arranged by a specialist homelessness agency or Housing SA.

They are considered at risk if all of the below conditions are identified in a Housing Needs Assessment:

- they are at risk due to an imminent and serious threat to life, health and wellbeing

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- they are not able to access alternative housing options – e.g. shelter, boarding house, staying with friends
- their situation cannot be managed another way, and urgent housing is required.

### 3.5 Barriers accessing and maintaining private housing

People have barriers accessing and maintaining private housing if they are not able to access private housing options – e.g. renting privately, boarding house, staying with friends or family.

This could be because they either:

- have long-term, significant health or disability issues that impact their ability to find, negotiate or maintain other housing options
- face discrimination in the private rental market because of factors beyond their control
- are leaving a medium to long-term institutionalised care facility- e.g. prison, hospital
- are experiencing chronic financial hardship that affects their ability to negotiate or maintain other housing options, taking into account their income and levels of debt
- have a chronic lack of social and interpersonal skills that makes it difficult for them to access or maintain other housing options.

During a Housing Needs Assessment, identify and assess their accommodation history to determine what barriers they are experiencing and how these affect their ability to maintain private housing. Indicators they are not able to maintain private housing might include:

- multiple stays in emergency or transitional accommodation
- they have been homeless for at least six months
- a history of difficulty in accessing or maintaining private housing – e.g. continual rejection of private rental applications.

### 3.6 Accommodation history and housing options

During the Housing Needs Assessment, identify:

- their current housing situation, how long they can stay there, and why it is not suitable
- where they have lived over the last three years, and why they left
- why they have not been able to find, access or maintain other housing options
- all other housing options and services that may be available and appropriate for them to meet their immediate needs – e.g. refer them to Housing SA for bond and rent assistance (where applicable)

## 4 Customers in prison

Prisoners can register and be approved for Category 3 provided they meet all other eligibility criteria and the prison provides a letter confirming their identity and that they are incarcerated.

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They do not need to provide proof of income or identity until they are released.

They can be assessed for a higher category up to three months prior to their release. Obtain confirmation of their release date from the Department of Correctional Services.

Prisoners on remand can only be assessed for a higher category when they are released.

The prisoner or their support worker is responsible for informing the Community Housing Provider about any changes to their circumstances – e.g. a change in release date.

## 5 Tenancy types

Community Housing Providers manage their properties in accordance with the relevant contractual agreement attached to each property:

- Master Agreement
- Better Places Stronger Communities - SAHT properties transfer (BPSC)
- Renewing our Streets and Suburbs - SAHT properties transfer (ROSAS)

Within these contractual agreements, the Community Housing Provider must maintain the required number of tenancy types stated:

- General
- Supported
- Affordable

Additional eligibility criteria may apply to a person at the point of being allocated a property, especially to a Supported Tenancy Type or a leased property under the Specialised Housing Program.

## 6 Ongoing eligibility

Community Housing Providers may stipulate ongoing eligibility requirements as a means to ensure housing is kept available for those most in need. This should be done in tandem with a proactive policy to support tenants moving through the housing pathway into alternative accommodation options including home ownership and private rental.

Any ongoing eligibility requirements must be specified in the person's tenancy agreement.

A review of ongoing eligibility should occur at least three months prior to the expiry of a tenant's lease. This is to ensure sufficient time is available to discuss and seek alternative housing options with the tenant.

If a tenant becomes ineligible due to property ownership, subleasing a property without permission, they are to be charged Market Rent until they become re-eligible for community housing, or their tenancy is terminated.

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No tenant is to be made homeless due to becoming ineligible once housed except when all reasonable endeavours to find and offer suitable alternative housing have been exhausted.

Housing options to be considered are but not limited to:

### 6.1 Private rental

[Private rental](#) offers tenants more choice in locations and amenities than social housing.

### 6.2 Home ownership

There are a [number of ways to buy a home](#). Community housing tenants may also be eligible for additional financial assistance via:

- [HomeStart](#)
- [Grants and Concessions](#)

### 6.3 Buying a community housing property

A tenant may wish to [buy the house they are currently living](#) in, if it is for sale. Alternatively a tenant may wish to buy an [Affordable Home](#).

## 7 Related information

### 7.1 Controlling documents

This procedure is based on and complies with:

- Community housing eligibility policy v4

### 7.2 Supporting documents

- [Community Housing Providers](#) - [www.sa.gov.au](http://www.sa.gov.au)
- [Volunteer member-tenant managed providers](#) - [www.sa.gov.au](http://www.sa.gov.au)
- [Register for public and community housing](#) - [www.sa.gov.au](http://www.sa.gov.au)
- [Income and asset eligibility limits](#) - [www.sa.gov.au](http://www.sa.gov.au)
- [Assessable income types for Housing SA and community housing](#) - [www.sa.gov.au](http://www.sa.gov.au)
- [Proof of income, identity and rent](#) - [www.sa.gov.au](http://www.sa.gov.au)
- [Verifying special circumstances](#) - [www.sa.gov.au](http://www.sa.gov.au)
- [Eligibility and housing needs assessment](#) - [www.sa.gov.au](http://www.sa.gov.au)
- [Managing registrations](#) - [www.sa.gov.au](http://www.sa.gov.au)
- [Registration of interest for community housing volunteer member-tenant management housing form](#)
- [Community housing needs report form](#)

### 7.3 Date these procedures apply from

4 June 2019

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### 7.4 Version number

2

### 7.5 Disclaimer

These procedures can be changed, withdrawn or replaced at any time.