

Eligibility Policy

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Policy owner: Director Housing and Homelessness

1 Purpose

The purpose of Unison's eligibility policy is to provide guidance to staff regarding the different eligibility requirements for the various types of subsidised housing that Unison manages.

2 Scope

This policy applies to social and affordable housing managed by Unison

3 Policy Statement

Principles

- **3.1** It is important that Unison staff understand the different eligibility requirements of the different types of subsidised housing to:
 - a provide consistent and reliable information for prospective and incumbent renters
 - **b** ensure Unisons' business practices comply with our contracted obligations to funding partners.

Social housing

Income Eligibility

- 3.2 All social housing applicants need to register with the Victorian Housing Register (VHR), except where the applicant is under the age of 18 and is being nominated for a property by a youth specific support agency with nomination access to a Unison property.
- **3.3** VHR applications can be completed online through myGov or by completing a written application. Further information about the process is on the Housing Victoria website.

To be eligible for the Victorian Housing Register, the applicant must:

- **a** be an Australian citizen or a permanent resident
- **b** not own or part-own a property in Australia
- c live in Victoria
- **d** Not earn or own more than the current social housing income and asset limits, as specified on the Housing Victoria website

Exception to asset limits



- **3.4** Asset limits for Priority Housing may be increased up to the Register of Interest Asset Limit for households with significant personal support needs. Further information is available on the Housing Victoria website.
- **3.5** Applicants must be able to show proof of income, assets and identification.
- 3.6 In addition to the eligibility criteria defined by the VHR there are additional eligibility criteria for Unison properties. The applicant must:
 - **a** have a regular income
 - be able to pay at least one or two weeks rent (depending on rooming house or general residential rental agreement) and, in some buildings, a bond that is equivalent to one month's rent. For people who need assistance with bond, please refer to the Bond procedure and explore options such as the No interest Loans Scheme, support agency brokerage, PRAP and the Victorian Government's Bond Loan Scheme (see Housing Victoria website).
 - **c** be prepared to address outstanding debts from a previous rental agreement (approval of new rental agreements for people with debts from a rental agreement must be provided by the relevant Manager, Place Management).
 - d be prepared to demonstrate a plan that will prevent antisocial behaviour that occurred in a previous rental agreement (approval of new rental agreements for people who have a history of anti-social behaviour in a Unison property must be provided by the relevant Manager, Place Management).
- **3.7** Ongoing eligibility for Unison Housing is reliant on having a regular income throughout the rental agreement.

Other

- 3.8 Some properties have additional eligibility criteria based on gender, age or disability.
- **3.9** Transgender applicants are eligible for gender-specific properties aligned with their gender identity. Refer to Transgender Housing Policy.

Transfers

3.10 Unison renters seeking a transfer must apply through the Victorian Housing Register. Renters seeking a transfer will need to meet transfer eligibility requirements of the Victorian government. See Housing Victoria website - VHR Priority Transfer Guidelines.

Valid reasons for seeking a transfer can include:

- a Current accommodation is rooming house with communal/shared facilities
- **b** Health/medical condition is being exacerbated by current accommodation
- **c** Is leaving domestic or family violence situation
- **d** Current accommodation is underutilised or overcrowded

Transfer applicants must also meet additional Unison criteria. These include:

- rent payments being up to date,
- the property the renter is transferring from being in a good condition
- no history of anti-social behaviour



Emergency transfers

3.11 In some situations, emergency transfers will be granted when a property is uninhabitable through no fault of the renter.

Transfer requests for renters who are pregnant

- **3.12** Pregnant renters are eligible to apply for a transfer to larger accommodation prior to giving birth.
- **3.13** A transfer is not acted upon until the children are born and a birth certificate and a current Centrelink Income Statement is supplied to Unison.
- **3.14** The transfer application date is effectively backdated to the original request.
- **3.15** Where the pregnant woman is a renter in a rooming house with shared facilities the situation will be considered by the Manager, Place Management and relevant Team Leader.
- **3.16** In some situations, Unison will consider transfers outside of this policy. This will only occur at the discretion of the relevant Manager, Place Management.

Renters whose income exceeds eligibility criteria

- **3.17** Renters who exceed the income eligibility criteria during their tenancy will be allowed to remain in Unison accommodation, but rent may change to reflect the Affordable Housing rate (refer to Rent Policy). However, if their income remains above the Affordable Housing limits for a period of twelve months, the renters will be encouraged to make the transition to private rental.
- **3.18** Renters whose income exceeds eligibility limits are not eligible for a property transfer, as they will not meet the general eligibility criteria in relation to income.

Transfer of Lease

3.19 Renters may be added or removed from leases only in limited situations. All household members must be eligible for the housing, the property must be suitable for all household members and the transfer of a lease must demonstrate a positive improvement to the wellbeing of the renters.

These situations may include:

- a A renter requests their partner to join their tenancy
- **b** A renter requests their child to join their tenancy
- c A renter requests another person with a continuous link to the property to join their tenancy
- **d** Both renters in a joint rental agreement agree for one renter to relinquish their tenancy
- e One renter in a joint rental agreement has died
- f One renter is requesting to be removed from a joint rental agreement due to family violence or other safety situation at the property
- **g** Or another exceptional circumstance (at the Manager, Place Management's discretion)



Affordable Housing

Income Eligibility

- **3.20** All applicants must be over 18 years of age and meet the following criteria:
 - a Australian Citizenship OR Permanent Residency Status
 - **b** Currently live in Victoria
 - **c** Stable rent history
 - **d** Able to live independently
 - **e** Assets less than limits set by the Victorian Government.
 - f Income within limits as specified by the Victorian government
 - **g** Have a Register of Interest application

Renters whose income exceeds eligibility criteria

3.21 In circumstances where the household's income increases and remains above the limit for Affordable Housing, the renters may remain for up to 1 year. After this time, the renters will be encouraged to make the transition to private rental.

National Rental Affordability Scheme (NRAS)

- **3.22** To be eligible for an incentive under NRAS, landlords must ensure that dwellings are rented to eligible renters. In managing NRAS, Unison staff check to ensure that renters meet the NRAS eligibility requirements on behalf of rental providers and NRAS incentive holders.
- **3.23** The gross income limits for households of eligible renters are specified in the NRAS Regulations. Income levels are assessed against gross income limits according to the household composition. For NRAS purposes, a household is all persons who are resident in the dwelling. All persons who ordinarily reside in a NRAS home must have their income included as a member of the household.
- 3.24 A household's gross income for the 12 months prior to commencement of a rental agreement of an NRAS dwelling must be equal to or less than the income limit for the household's composition. Household income may then increase above the income limit. However, a dwelling will cease to be eligible for an incentive if the renters' household income exceeds the applicable household income limit by 25% or more in two consecutive eligibility years.
- **3.25** Each year, household income limits are indexed according to percentage changes of All Groups Component of the Consumer Price Index (CPI) so that the limits effectively maintain the same target group of renters over the life of the Scheme.

Household Income Limits

3.26 Current information about eligibility, income and assets can be found on the Department of Families, Fairness and Housing (DFFH) website.

4 Related information

a Rent Policy



- **b** Bond Policy
- **c** Transgender Housing Policy
- d <u>www.mygov.com.au</u>
- e https://www.housing.vic.gov.au
- f https://www.vic.gov.au/department-families-fairness-and-housing Victorian Government's Bond Loan Scheme (Housing Victoria)
- **g** Register of Interest Asset Limit (Housing Victoria)
- h VHR Priority Transfer Guidelines (Housing Victoria)
- i National Rental Affordability Scheme (NRAS) Regulations

5 Review

This policy will be reviewed every three years as delegated by the responsible Executive.