

## Eligibility Policy

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Policy owner: Director Operations

### 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.

### Scope

This policy applies to social and affordable housing managed by Unison

### Principles

It is important that staff understand the different eligibility requirements of the different types of subsidised housing in order to:

- Provide consistent and reliable information for prospective and incumbent tenants
- Ensure Unisons' business practices comply with our contracted obligations to funding partners.

### Application

#### 1. Social housing – Victoria

##### 1.1 Eligibility

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.

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; [Applying for Social Housing](#)

To be eligible for the Victorian Housing Register the applicant must

- Be an Australian citizen or a permanent resident
- Not own or part-own a property in Australia

## Eligibility Policy

- Should live in Victoria
- Not earn or own more than the [current social housing income and asset limits](#).

### Exception to asset limits

Asset limits for Priority Housing may be increased up to the Register of Interest Asset Limit for households with significant personal support needs. For this to occur Unison must submit the application on the household's behalf to confirm that the household is at a significant disadvantage in the private rental market, their cash reserves cannot, or will not, materially improve their prospects of securing private rental housing, and social housing is the only viable long-term housing option for them.

Applicants must be able to show proof of income and proof of identification

In addition to the eligibility criteria defined by the VHR there are additional eligibility criteria for Unison properties. The applicant must:

- Have a regular income
- Be able to pay at least one or two weeks rent (depending on rooming house or general residential tenancies agreement) and a bond that is equivalent to one month's rent. For people who need assistance with the bond, please refer to the [Victorian Government's Bond Loan Scheme](#). In some situations Unison might waive bonds. This must be approved by the relevant Manager, Place Management
- Be prepared to address outstanding debts from a previous tenancy (approval of new tenancies for people with debts from a previous tenancy must be provided by the relevant Manager, Place Management).
- Be prepared to demonstrate a plan that will prevent antisocial behaviour that occurred in a previous tenancy (approval of new tenancies for people who have a history of anti social behaviour in a Unison property must be provided by the relevant Manager, Place Management).

### 1.2 Other

Some properties have additional eligibility criteria based on gender, age or disability

Transgender applicants are eligible for gender-specific properties aligned with their gender identify. Refer to Access to Housing Transgender Policy.

### 1.3 Transfers

Unison tenants seeking a transfer must apply through the Victorian Housing Register. Tenants seeking a transfer will need to meet transfer eligibility requirements of the Victorian government. [VHR Priority Transfer Guidelines](#)

## Eligibility Policy

- 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 over crowded

### 1.4 Emergency transfers

In some situations Emergency transfers will be granted when a property is uninhabitable through no fault of the tenant

### 1.5 For transfer requests for tenants who are pregnant:

- Pregnant tenants are eligible to apply for a transfer to larger accommodation prior to giving birth
- 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.
- The transfer application date is effectively backdated to the original request.
- Where the pregnant woman is a tenant in a rooming house with shared facilities the situation will be considered by the Manager, Place Management and relevant Team Leader

In some situations Unison will consider transfers outside this policy. This will only occur at the discretion of the relevant Manager, Place Management.

### 1.6 Tenants Whose Income Exceeds Eligibility Criteria

Tenants who exceed the income eligibility criteria during the course of 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 income remains above the Affordable Housing limits for a period of twelve months, a 120 Day Notice to Vacate will be issued. Such situations must be discussed and approved by the relevant Manager, Place Management. Tenants will be encouraged to make the transition to private rental.

Tenants 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

## 2 South Australia

To be eligible to be housed in a Unison social housing property an applicant must meet the Government of South Australia's criteria. The Government's criteria include a combination of base eligibility criteria and income, assets and needs tests. These criteria are outlined below.

### 2.1 South Australia – Base eligibility criteria

## Eligibility Policy

The principal applicant is required to:

- Be a resident of South Australia; and
- Not be a home owner, and
- Have an independent income.

Principal applicants must be able to show proof of income and proof of identification.

Exceptions to the above criteria may apply in extenuating circumstances. These cases must be discussed with Housing SA on a case by case basis and approved in writing by Housing SA. Written approval of any exceptions must be retained on tenancy files.

### 2.2 South Australia - Additional Eligibility Criteria

To be eligible the following criteria must be met:

- Base Eligibility Criteria (see above) and the Income and Assets Tests or
- Base Eligibility Criteria and the [Needs Test](#)

Exceptions to the above criteria may apply in extenuating circumstances. These cases must be discussed with Housing SA on a case by case basis and approved in writing by Housing SA. Written approval of any exceptions must be retained on tenancy files.

### 2.3 Income and asset

In South Australia households with gross incomes higher than the figures are not eligible unless they have a specific and verified need.

To pass the Assets test, applicants must not have assets which are valued above the current asset limit which applies to their household type. [Current income and asset limits.](#)

The asset limits are based on Centrelink asset limits (non-home owners)

### 2.4 Needs Test

Households that are not at face value eligible due to income or assets may still be eligible if they;

- Cannot stay where they are in the short or medium term, and do not have any other appropriate housing options to move into; or
- Meet the Automatic Needs Entry Criteria as prescribed in the Community Housing Eligibility Policy and Procedures (Incorporating Housing Needs Assessments) available on [www.sa.gov.au/communityhousing](http://www.sa.gov.au/communityhousing)

## Eligibility Policy

If staff are required to complete a needs test they should refer to the [Housing SA Community Housing Eligibility Policy and Procedures](#) described above.

### 3 Affordable Housing

#### 3.1 Victoria –Income Eligibility

Initial income eligibility limits for Unison Affordable housing are determined the by the Department of Health and Human Services [Guidelines for registered housing organisations](#)

Income eligibility is calculated using the gross household income from all sources except Commonwealth Rent Assistance (CRA) as well as household size including children of any age.

Asset limits and other eligibility criteria are the same as for Unison Social Housing in Victoria.

#### 3.2 Tenants Whose Income Exceeds Eligibility Criteria

In circumstances where the tenant's income increases and remains above the limit for Affordable Housing the tenant may remain for up to 1 year and then a 120 day notice to vacate will be issued. Such situations must be discussed and approved by the relevant Manager, Place Management. Tenants will be encouraged to make the transition to private rental.

### 4 National Rental Affordability Scheme (NRAS)

In order to be eligible for an incentive under NRAS, landlords must ensure that dwellings are rented to eligible tenants. In managing NRAS Unison staff check to ensure that tenants meet the NRAS eligibility requirements on behalf of landlords and NRAS incentive holders.

The gross income limits for households of eligible tenants 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 considered to be all persons who are tenants of the dwelling. All persons who ordinarily reside in a NRAS home must have their income included as a member of the household.

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 income limit for the household's composition. Household income may then increase above the income limit. However, a dwelling ceases to be eligible for an incentive if the tenants' household income exceeds the applicable household income limit by 25 per cent or more in two consecutive eligibility years.

## Eligibility Policy

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 tenants over the life of the Scheme.

### Household Income Limits

Current information about eligibility, income and assets can be found on the [Department of Social Services website](#)

### Glossary

Social Housing: The term used to describe the tenants that are in receipt of a Centrelink benefits and are registered on the Victorian Housing Register (VHR)

### Related policies and links

Property transfer [Full guidelines DHHS](#)

Transgender Housing Policy

### Review of policy

This policy will be reviewed every two years as delegated by the responsible Director