



# **Tharawal Housing Aboriginal Corporation**

# **Eligibility Policy Affordable Housing**

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Applies to:	Tharawal Housing Aboriginal Corporation Social Housing Eligibility Policy
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# Scope:

This policy applies to all applicants who apply for Affordable Housing. Tharawal Housing Aboriginal Corporation specialises in providing Affordable Housing for Aboriginal and Torres Strait Islander people.

# What is Affordable Housing?

Affordable Housing is a government initiative to assist the needs of people on low to moderate income in the rental market. The rent setting on Affordable Housing properties is set below the standard market rent. The aim of the program is to assist people to be able to meet the basic living costs such as food, clothing, transport, medical expense and education.

# How to Apply:

Applicant/s need to complete an application for Affordable Housing and provide all documentation requested. Application will be assessed within 28 days of receipt. Applicants will be advised in writing of outcome of their application. Approved applicants will be placed on the waiting list.

#### Who is Eligible?

Applicants applying for Affordable Housing with Tharawal Housing Aboriginal Corporation must meet the following eligibility criteria:

- Confirmation of Aboriginality
- Be a resident of NSW
- Citizen or have permanent residency in Australia
- Be at least 18 years of age
- Proof of Identity
- Household income within the income eligibility limits
- Not own any assets or property which could reasonably be expected to resolve housing needs
- Be able to sustain a successful tenancy, without support or with appropriate support in place
- If applicable, make repayment of any former debts to a social housing provider

### **Income Eligibility:**

There is no minimum income eligibility limit set for applicants applying for Affordable Housing, however applicants will not be considered for properties that are not affordable based on their total household income. The maximum household income limits is set out in the below tables. Applicants earning above the below income limits will not be considered.







Table 1: Household income eligibility limits for affordable housing: 2021/22

Household members	Gross annual household income		
	Very low	Low	Moderate
Sydney			_
Single adult	\$28,600	\$45,700	\$68,600
Each additional adult (18 years or over)	Add \$14,300 to the income limit	Add \$22,900 to the income limit	Add \$34,300 to the income limit
Each additional child (under 18 years)	Add \$8,600	Add \$13,700	Add \$20,600
New South Wales			
Single adult	\$25,400	\$40,600	\$60,900
Each additional adult (18 years or over)	Add \$12,700 to the income limit	Add \$20,300 to the income limit	Add \$30,500 to the income limit
Each additional child (under 18 years)	Add \$7,600	Add \$12,200	Add \$18,300

These tables provide a quick reference guide to maximum income levels for a range of different household sizes and combinations. Table 2 is for households in the Sydney statistical district (as defined by ABS).

Table 2: Household income eligibility limits for Sydney region: 2021/22

Household Type	Very Low	Low	Moderate
Single	\$28,600	\$45,700	\$68,600
Single + 1	\$37,200	\$59,400	\$89,200
Single + 2	\$45,800	\$73,100	\$109,800
Single + 3	\$54,400	\$86,800	\$130,400
Single + 4	\$63,000	\$100,500	\$151,000
Couple	\$42,900	\$68,600	\$102,900
Couple + 1	\$51,500	\$82,300	\$123,500
Couple + 2	\$60,100	\$96,000	\$144,100
Couple + 3	\$68,700	\$109,700	\$164,700
Couple + 4	\$77,300	\$123,400	\$185,300

# **Housing Need:**

Applicants will need to demonstrate a need for Affordable Housing and be unable to resolve their housing needs in the medium to long term without assistance. Some factors include but are not limited to; currently living in unaffordable and/or unsuitable housing or needing to relocate for employment or family reasons.

The number of people residing in the property that live must be appropriate to the size of the home.

#### Waiting list:

Tharawal Housing Aboriginal Corporation manages its own waiting list for applicants for affordable housing properties.







## **Confirmation of Aboriginality**

- 1. Letter from a Local Aboriginal Land Council (LALC)
  - The letter of confirmation from their LALC must be on the LALC letterhead and signed by either the LALC Chairperson or Chief Executive Officer confirming acceptance as a member of the Land Council. This letter is deemed as poof of Aboriginality.
- 2. Letter from a registered Aboriginal Organisation
  - The Aboriginal organisation must be Aboriginal association incorporated under the *Corporations Aboriginal and Torres Strait Islander Act 2006* or
  - An incorporated Aboriginal Community Organisation where all members of the organisation are Aboriginal, Torres Strait Islander or both.
  - The Chief Executive Officer or Board members of the organisation must sign the letter with the common seal.
- 3. Statutory Declaration
  - Is to be used in circumstances where clients are unable to meet the first two options. The statutory declaration must explain why the client is unable to provide a letter from LALC or an Aboriginal corporation.
  - Evidence required, details of the clients Aboriginal family (family names and where the family is from Country) a statement that the client identifies as an Aboriginal or Torres Strait Islander person, a letter of support from Aboriginal and Torres Strait Islander community member (Aboriginal organisations on letterhead or government agencies)

### Responsibility:

Housing Officer	Respond to enquiries regarding access to and eligibility for housing services.
	Assist and support clients to apply for housing products.
	Maintain up to date knowledge of housing products and services.
Housing and Compliance Project Officer	Conduct annual review of policy to ensure any amendments are made in line with legislations and external policies.
	Ensure staff are adhering to policies and procedures and provide necessary training.
Housing Manager	Maintain key relationship with government and non-government organisations on housing services products.
CEO	Review recommendations to policies and procedures before submission to board.
Board	Monitor the policies efficiency and effectiveness to ensure improve practice and positive outcomes for Aboriginal people.
	Report any findings and recommendation within its annual report.

#### Reference:





Legislation:	Related Policy
Residential Tenancies Act 2010	AHO Confirmation Policy
Residential Tenancies Regulation 2010	NSW Affordable Housing Guidelines 2020/21
Aboriginal Housing Act 1998	