

# Housing Allocations Policy

Person responsible for review: Chief Financial Officer

## 1.0 Introduction

### Purpose

The purpose of this policy is to define the eligibility requirements and detail the requirements impacting upon the assessment process and allocation procedure for applicants wishing to apply for housing.

### Audience

This policy targets all McCormack Housing and ACSO employees, applicants and stakeholders engaged in working with, for or supporting the services of McCormack Housing.

### Scope

This policy applies to all employees, volunteers and directors of McCormack Housing as well as persons holding a valid tenancy agreement for a property managed by McCormack Housing.

### Principles

- a) **Openness** – to provide an open and transparent allocation system in accordance with McCormack Housing’s legal and regulatory obligations.
- b) **Equity and Inclusion** – applicants will not be discriminated against on the grounds of race, gender and gender identity, sexual orientation, ethnicity, religious belief, disability or age.
- c) **Consistency** – all applicants with similar characteristics will be treated in a similar manner to achieve similar outcomes and in accordance with established eligibility criteria.
- d) **Responsiveness** – McCormack Housing will take account of the needs of individual applicants and ensure ongoing and timely communication is undertaken throughout the allocation process.

## 2.0 Definitions

**Employees** – employees, volunteers and contractors engaged by McCormack Housing.

**Applicant(s)**– anyone applying for a McCormack Housing property under the allocations process.

**Visitor** – anyone visiting McCormack Housing properties or offices.

**Premises and/or Property**– houses or offices where McCormack Housing or ACSO is the primary rental agreement holder or owner– ie. not a co-location or privately owned dwelling.

**Allocation** – the process by which a person may apply to be considered for a property managed by McCormack Housing.

**Occupancy** – the period of time after an applicant has accepted an allocation offer and has moved into the property.

**Household** – one or more persons, at least one of whom is at least 15 years of age, usually but not always resident in the same dwelling.

**Income** – Income and wealth are the economic resources that households use to support their consumption of goods and services.

**Asset** - Assets are property or items you or your partner own in full or part, or have an interest in.

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### 3.0 Policy Statement

McCormack Housing is committed to providing affordable housing that provides security of tenure to eligible low-income and disadvantaged individuals and families, with a priority given for those individuals exiting the justice system or at risk of entering the justice system, in a fair and equitable manner while retaining the organisation's viability. The process to determine allocation and eligibility will be transparent and consistent.

### 4.0 Policy Implementation Guidelines

#### Eligibility

1. Applicants for McCormack Housing properties must be permanent residents of Australia or able to provide suitable documentation showing that they have applied for permanent residency.
2. Applicants must generally be over 18 years of age.
3. The primary applicant/s must be in the 'low or moderate' income range as defined by the Housing Registrar. All applicants are required to be eligible for at least \$1 payment of Commonwealth Rent Assistance.
4. Realisable assets may not exceed \$30k in value for general households. Households that require major or full disability modifications may not exceed \$60k in realisable assets.
5. An applicant will be ineligible if they or other household member owns or has interest in any real estate (excluding land) unless they are unable to make 'effective use' of the property – i.e., they are unable to reside in it and unable to sell their equity in it. An example of this would be where an applicant is the victim of domestic violence and unable to live in the 'family' home.

#### Allocation Considerations

Allocations to a property vacancy will be made considering the date the application is received, the household's income, household size, requested location and availability of suitable property. An allocated property must have at least one bedroom for each of the following:

- Couple
- Single adult (18 years and over)
- Any two children of same gender under 18 years

It may be necessary at times to have children under 18 of the same gender in separate bedrooms e.g. where one is a very young child and the other older (teenage). When a property becomes available and is deemed ready for occupancy the next available and most suitable applicant who matches the vacancy will be sourced from the Applicant Waitlist.

#### Refusal of Allocation Offer

Applicants may reasonably refuse an offer of housing, as it may not be suited to their needs. Applicants must show reasonable cause for refusal. McCormack Housing will, where possible, offer choice within affordable housing opportunities and will offer the next appropriate property that becomes available. The applicant will be eligible for one more offer. If the applicant refuses a second offer, they will be placed back at the bottom of the waiting list unless mitigating circumstances have impacted the renter.

#### Appeals

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If an applicant believes their application has been unfairly assessed, they may appeal the decision via the McCormack Housing Appeals process.

### Assessment of Income Level

Applicants are required to provide current income information for all household members receiving an income. This information can be provided in the form of a letter or statement from the source of the income. Applicants who receive Centrelink incomes have the option to give authorisation to McCormack Housing to obtain the information directly from Centrelink. These applicants do not have to provide a separate letter or statement from the source of the income.

### Applicants with no Income

Applications listing independent household members who do not receive any income can be approved and placed on the waiting list if they meet all other eligibility criteria. However, applicants are required to provide documentation from Centrelink stating either:

- why they are not entitled to or in receipt of an income, that is, they have temporary residency status or are on a two-year waiting period, or
- they have received a compensation payout or an employment termination payout; or
- that they are entitled to an income but are not claiming it.

Applicants or household members in prison are not required to provide income documentation until they are released from prison. When they are released and either go onto the waiting list or are offered a property, the applicant will need to provide proof of income at that time but prior to occupancy occurring.

*Note: All applicants in receipt of no income must be referred to other ACSO programs and Community Support Organisations in the region, to assist them with their housing and any other needs.*

### Realisable Assets

Primary Applicant/s whose 'realisable' assets would enable them to afford other forms of long-term housing e.g. private rental, home ownership will generally be ineligible for McCormack Housing however other mitigating issues may be considered in line with McCormack Housing philosophies and vision. This includes people in or at risk of entering the criminal justice system; those in a situation of family violence and medical issues such as mental health, disabilities, and addiction. Applicants will be required to supply documentation stating the value of any assets in which they hold an interest (e.g., financial institution statements, formal evaluation of goods counted as assets). They will also be required to provide appropriate documentation (e.g., from a solicitor or financial institution) to support any claim that assets cannot be realised.

## 5.0 Key Responsibilities

- McCormack Housing Board has overall accountability for the compliance with relevant legislation, policies and processes including facilitation by the organisation of renter participation where required by law.
- The Chief Executive Officer is responsible for promoting compliance with all policies across the organisation.
- The Chief Financial Officer is responsible for overseeing and supervising the overall operations of the

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company, and reports directly to the CEO, as well as the McCormack Housing Board.

- The McCormack Housing Operations Manager is responsible for the day-to-day management of the company's programs and employees involved in service delivery and tenancy management.
- All McCormack Housing and ACSO employees are expected to comply with the principles of this policy.

## 6.0 Other Policies and Procedures to be Cross-referenced with this Policy

- Allocations Offer Procedure
- Renter Participation Policy
- Feedback, Complaints and Appeals Policy

## 7.0 Relevant Legislation

McCormack Housing will comply with all relevant Federal and State legislation.

## 8.0 Cross Reference to Standards

- VIC Registered Housing Providers Performance Standards 1 Tenant and Housing Services
- VIC Registered Housing Providers Performance Standards 2 Housing assets

## 9.0 References

NIL

## 10.0 Review

This policy will be reviewed at a minimum of every two years.

Version	Date	Author	Reason	Sections
2.0	16/08/2022	GM, SDI	New template and review of policy	All
1.1	30/11/2020	CEO	Review of all policies	All
1.0	Updated	Housing Manager	Original policy	All

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