Bethanie

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BETHANIE HOUSING ELIGIBILITY, ALLOCATION & RENT SETTING POLICY MANUAL

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1 Purpose

This policy outlines the conditions under which Bethanie Housing utilises its housing assets. This policy must be read in conjunction with the Housing Authority's.

- Community Housing Income and Asset Limits Policy.
- Community Housing Allocations Policy; and
- Community Housing Rent Setting Policy.

If any contradiction appears between the Housing Authority's policies listed above and this policy, the Housing Authority's policies will prevail.

2 Scope and Applicability

Who must use this policy:	This policy is to be used by all staff when considering eligibility and rent charges for Bethanie Housing Limited properties.
Why this policy is important:	This policy supports Bethanie to: • Allocate properties to those in the greatest need, • Charge an affordable rent, • Create tenancies that are sustainable.
When this policy applies:	This policy applies prior to tenancy commencement and when rent reviews are carried out.
Who to ask for more information:	Manager of Housing.

3 Definitions

Term	Definition
Affordable housing	Affordable Housing means dwellings that are provided at a rent that is 74.9% or less of the market rent for each dwelling to households meeting the income eligibility limits.
Allocations Officer	Person employed by Bethanie undertake the allocations process.
Assessable income	Any income payments, whether qualifying as:- • general income (wages, salaries, superannuation, salary sacrificed amounts, child maintenance and interest from financial assets including savings payments) or • statutory income (pensions, benefits or allowances) that: o are or can be received as regular fortnightly income and therefore can be planned for. o are ongoing and for which recipients do not need to requalify for once eligible. o temporarily replace a recipient's primary form of income - e.g. Paid Parental Leave. o are for, or able to be used for, general living costs. (all income types are listed in Appendix 1)
AMS	Allocation Management System – Habitat or any other software package used by the Housing Authority to manage allocations and maintain the Joint Wait List.
Asset	any property or item of value the tenant owns or has an interest in, including those held outside Australia.
Band A	households who:

	• meet the Public Housing Eligibility Criteria as outlined Table 1, or are in receipt of statutory income exclusively, or of less than $1000 in other income(s)
Band B	Households with income exceeding the eligibility criteria for Public Housing limits. These income limits are set out in the Community Housing Income and Asset Limits Policy.
Carer	A tenant, or other person who lives in the property and is receipt of the carer allowance, carer payment or carer supplement.
Couple	two persons living together under any form of relationship, would it be a marriage, a de facto relationship as defined in Section 4AA of the Family Law Act 1975 or any other form of stable relationship legally recognised in Australia. For the avoidance of doubt, and parent and child relationship will not be considered a couple.
Disability	an intellectual, psychiatric, cognitive, neurological, sensory or physical impairment of a person that is permanent or likely to be permanent, which impacts on the housing needs of that person in terms of housing design, amenity level or proximity to appropriate medical and support services.
Eligible persons	persons who meet the Housing Authority's eligibility criteria for Affordable Housing or Social Housing (as applicable) as set out in the Housing Authority's policies and this Policy manual.
Exceptional circumstances	may include, but are not limited to, poor tenancy history, anti-social behaviour or major breaches of the Residential Tenancy Act 1987 (WA).
GST Act	A New Tax System (Goods and Services Tax) Act 1999.
Housing, Housing Authority	the Housing Authority as defined in the Housing Act 1980 (also may refer to the Housing Division of the Department for Housing and Works).
JWL (Joint Wait List)	the list of eligible persons maintained by the Housing Authority on behalf of clients and selected Community Housing Organisations to form a common integrated Housing Wait List for Western Australia.
Market Rent	The full market rent of the property as determined by the ATO in line with the GST Act.
Priority applicants	persons who are on the Joint Wait List and have demonstrated an urgent need for housing in accordance with the relevant Policies.
Reasonable offer of housing	an offer of housing that takes into account all the applicant's housing requirements including, but not necessarily limited to, basic housing requirements, location requirements and future needs. The offer must be recorded in AMS, with a valid or invalid decline if applicable and accompanying comments.
Sensitive allocations	refers to matching tenants with appropriate dwelling types in accordance with location requirements, safety considerations, and cultural and family (including extended) structures, including matching the number of tenants to the capacity of the dwelling.
Social housing	means rental housing for people with low to moderate incomes (Band A) provided by a Public Housing body or a Community Housing Organisation. Rent is set at 25-30% of household income.
Sustainable tenancies	Management and allocation of tenancies take into account the principles of a sensitive allocation. As a provider, Bethanie Housing needs to ensure that the allocation is sustainable for the tenant and Bethanie Housing.
Tenant/tenancy holder	person or persons who are charged rent by Bethanie Housing for occupying premises from time to time.
Wait turn applicants	applicants who are on the Joint Wait List but have not demonstrated an urgent need for housing in accordance with the relevant policies.

4 Policy

4.1 Objectives

This policy manual covers all tenancies, housing assets and all Bethanie Housing personnel dealing with assets and tenancies.

4.2 Income Eligibility

Income Eligibility Limits - The allocations officer must undertake income testing for Band A tenants in accordance with Table 1 below:

Table 1: Band A Income Eligibility Limits

Number of people in household	Income Limit				Disability Income Limit			
	Single income		Dual income		Single income		Dual income	
	Weekly	Annual	Weekly	Annual	Weekly	Annual	Weekly	Annual
1	$568	$29,631			$710	$37,038		
2	$718	$37,456	$856	$44,655	$898	$46,846	$1,070	$55,818
3	$833	$43,455	$976	$50,915	$1,042	$54,358	$1,220	$63,643
4	$953	$49,715	$1,116	$58,218	$1,192	$62,183	$1,395	$72,773

Additional annual limits per person				
Household member	Income Limit		Disability Income Limit	
	Weekly	Annual	Weekly	Annual
Additional person	$115	$6,000	$145	$7,565

The allocations officer must undertake income testing for Band B tenants in accordance with Table 2 below:

Table 2: Band B Income Eligibility Limits

Household type	Income Limit		Disability Income Limit	
	Weekly	Annual	Weekly	Annual
Single person	$1,249	$65,180	$1,562	$81,475
Two adults/couple	$1,727	$90,117	$2,159	$112,646
Sole parent / 1 child	$1,729	$90,179	$2,161	$112,724
Sole parent / 2 children	$2,143	$111,803	$2,679	$139,754
Couple / 1 child	$2,142	$111,741	$2,677	$139,676
Couple / 2 children	$2,557	$133,364	$3,196	$166,705

Additional annual limits per person		
Household member	Income Limit	Disability Income Limit

	Weekly	Annual	Weekly	Annual
Each additional adult	$478	$24,937	$598	$31,171
Each additional child	$415	$21,624	$518	$27,030

4.3 Asset Eligibility

Preparing and lodging a complaint or review request – Bethanie Housing standards

4.3.1 Asset Eligibility for Band A

The assets that must be considered when assessing eligibility for Band A tenants include:

- Households must not own or be part owner of property or land that constitutes a viable housing option. Clarification on this criterion can be found in the Rental Policy Manual; Eligibility Relating to Property Ownership and Other Residences.
- Definition of a cash asset:
- Deposit in a bank, credit union, building society, savings/cheque account, cash, term deposit, shares;
- Managed investments such as loans, debentures, friendly society and insurance bonds, unlisted equity and property trusts. Assets excluded from assessment:
- Car, Antique furniture, Stamp collection, Life insurance policies. Superannuation:
- Superannuation and annuities that are no.t accessible are not assessed, but any annual income/return/dividend received are assessed as part of the income assessment process.
- Superannuation funds for applicants 55 years of age and over: Where a lump sum superannuation payment is taken, it will be treated as a cash asset and any income derived will be assessed for eligibility and rent assessment purposes.

Band A clients sourced from JWL are considered asset tested for non-financial assets by the Housing Authority.

The allocations officer must apply asset testing for Band A tenants in accordance with Table 3 below:

Table 3: Band A Asset Eligibility Limits

Household Type	Cash Asset Limit
Single	$38,400
Couples	$63,800
Seniors 60 years plus (singles or couples)	$80,000
People with disabilities	$100,000

4.3.2 Asset Eligibility for Band B

The assets that must be considered when assessing eligibility for Band B tenants include:

i any cash or money you have in bank, building society or credit union accounts (including interest free accounts), interest bearing deposits, fixed deposits, bonds, debentures, shares, property trusts, friendly society bonds and managed investments

ii any assets you hold in superannuation and rollover funds if you are of Age Pension age

iii the value of any real estate, including holiday homes, you own (this does not include your principal home)

iv the value of any businesses and farms, including goodwill (where goodwill is shown on the balance sheet)

v the surrender value of life insurance policies

vi the value of gifts worth more than $10,000 in a single year or more than $30,000 in a five year period

vii the value of any loans (including interest-free loans) you have made to family trusts, members of the family, organisations

viii the value of any motor vehicles you own the value of any boats and caravans you own which you do not use as a home

ix the value of your household contents and personal effects

x the value of any collections you have for trading, investment or hobby purposes

xi the value of your entry contribution to a retirement village if it is less than the difference between the homeowners' and non-homeowners' assets limits

xii some income stream products

xiii the attributed value of a private trust or private company where you are a controller of that trust or company

xiv the value of a life interest created by you or your partner, or upon the death of your partner.

Band B clients sourced from JWL are considered asset tested for non-financial assets by the Housing Authority.

The allocations officer must undertake asset testing for Band B tenants in accordance with Table 4 below:

Table 4: Band B Asset Eligibility Limits

Household Type	Asset Limit
Single	$332,000
Partnered (combined)	$412,500
Couple but separated due to illness (combined)	$412,500

Other Eligibility Criteria

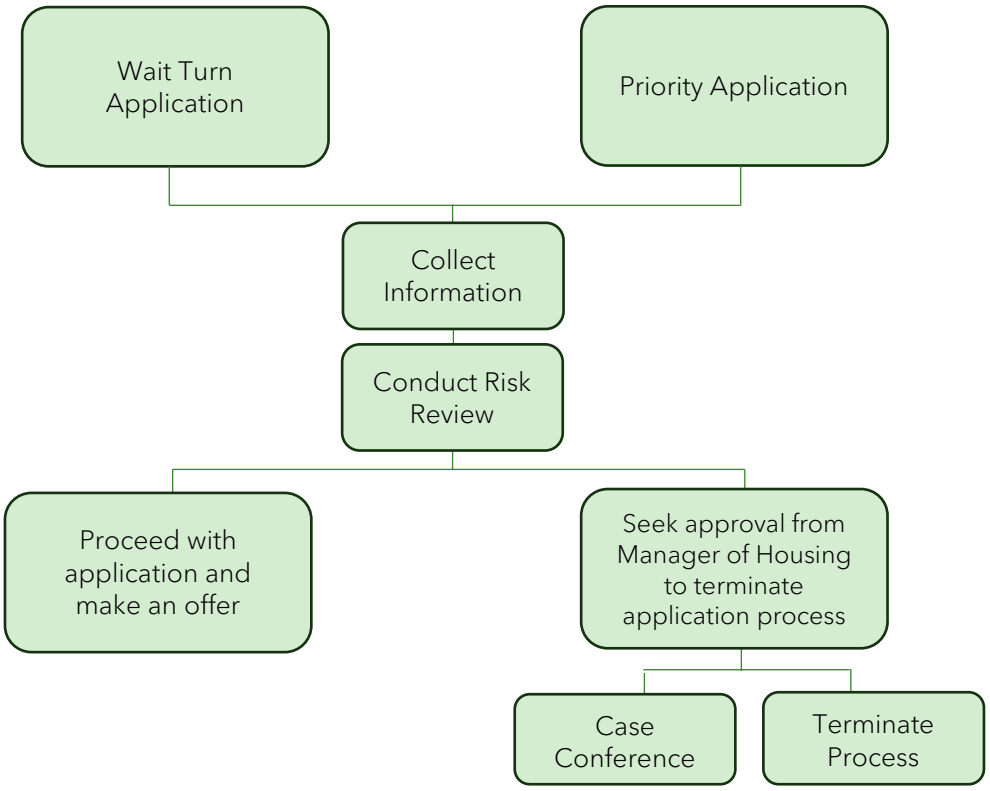
- Apart from the eligibility criteria above, the following additional criteria apply:
  - i tenants must be 55 years or older; or
  - ii if a couple, one of the tenants must be 55 years or older;
  - iii a carer under 55 years can be admitted as householder, with no rights of tenancy holder.

4.4 Allocation

Bethanie Housing is committed to providing safe, appropriate and adequate housing to all residents and potential residents. This will be done with consideration of an individual's circumstances and long-term tenancy objectives.

4.4.1 General Rules to follow when allocating Housing

a. Bethanie Housing will undertake allocations using a risk-based management approach. For each allocation, a risk review will be undertaken, using all the information provided by and on behalf of the applicant(s).



For the avoidance of doubt, it is only where information related to the application is supplied to the satisfaction of Bethanie, and the risk can be adequately managed, that an allocation may be made.

Any decision to not proceed with an allocation on the basis of risk, requires approval by the Manager of Housing. If the Manager of Housing does not support a termination of the allocation process, additional information will be sought and a case conference with the Chief Executive Officer – BHL will be held.

b. Bethanie Housing must only allocate housing to applicants on the JWL if they nominated "Community Housing" as an option.
c. Subject to clause 4.4.(1), Bethanie Housing must allocate its housing stock between:
    i social housing JWL priority tenants,
    ii social housing JWL wait-turn tenants; and
    iii affordable housing tenants

In accordance with the Community Housing Agreement and the Performance Agreement attached to it, as amended from time to time. Bethanie will work with the Housing Authority, as JWL owner, to identify appropriate and adequate housing options for those in the greatest need.

d. Subject to clause 4.4.1, when selecting applicants from the Joint Wait List, the allocations officer must do so in in order of applicants' listing dates, while maintaining appropriate ratios of allocations from each of the wait-turn and priority lists unless.
    i an applicant on the JWL requires a special category of housing (e.g. a mobility house, where
    ii Bethanie has a mobility house available and relevant criteria are met); or
    iii another arrangement is made with Housing.

70:30 Applicant Allocation Rule

This policy establishes parameters for applicant allocation where an Affordable Housing component is included in the Agreement and there is an expectation of self-generated stock growth.

The 70:30 Applicant Allocation Rule applies only to mainstream housing and excludes transitional housing, CAP properties, and boarding and lodging houses. Under this rule:

a. 70% or more of the properties must be allocated to Social Housing tenants who are income eligible for public housing.

b. Up to 30% of the properties may be allocated to Affordable Housing tenants who meet the Community Housing Income Limits (Band B).

c. For the Social Housing allocation, placements must be evenly split 50:50 between Priority Applicants and Wait Turn Applicants on the joint waitlist, with 35% of total allocations targeted to Priority Applicants and 35% to Wait Turn Applicants (Band A).

d. The Affordable Housing allocation (up to 30%) must be targeted initially to applicants who are ineligible for public housing. If no eligible Band B public housing applicants are available, allocations may then be made to Band B applicants from the Community Housing Growth Providers client register.

Where alternative funding sources are involved in a project, allocation arrangements may be varied subject to agreement between all parties i.e. the Housing authority and Bethanie and its affiliated entities.

4.4.2 The Accepted Allocation Process

a. In allocating a suitable housing asset, the allocations officer must take into account the entitlement conditions shown in the table below:

Table 5: Community Housing entitlement

Target Group	Community Housing Entitlement
Seniors (55 & Over) Single or Couple	1 or 2 bedroom property Seniors with an existing 2 bedroom entitlement, as determined by the Housing Authority may not be offered a 3 bedroom property.
Single main occupant (55 or over) or Couple and 1 child	2 or 3 bedroom property.

Note: These target groups follow the definitions used by the Housing Authority for managing the JWL, in practical terms, there is little impact to allocations by Bethanie.

b. The allocations officer must:
   i contact the applicant by phone to initiate the making of a formal offer, unless a valid phone number is not available, in which case the allocations officer must identify the next person on the JWL with whom to restart the process; or
   ii if the applicant is contacted, make the formal offer and record this fact in AMS.

c. If an application is made under subclause (b), and the applicant accepts the offer, the allocations officer must:
   i undertake a second eligibility verification.
   ii prepare the Residential Tenancy Agreement in accordance with applicable policies.

4.4.3 The Declined Allocation Process

If an applicant declines a property offered in tenancy, the allocations officer must:

a. obtain from the applicant the reason for the decline and assess it for validity.
b. if the reason is deemed valid, record the decline in AMS with an explanatory comment.
c. if the reason is deemed invalid, advise the applicant that:
   i their application will be removed from the JWL and cannot be reinstated for a period of six (6) months; and
   ii that he or she may still be housed by the Housing Authority.

4.4.4 Withdrawal of Offer

1. On behalf of Bethanie Housing, the allocations officer may withdraw an offer of housing under the following exceptional circumstances:

a) if an applicant supplies false or misleading information; or
b) if an applicant fails to respond to an offer of housing within the timeframe identified by the allocations officer; or
c) other reasonable grounds as determined by Bethanie Housing.

2. In a situation as described in subclause (1), the allocations officer is required to record the decision in the comments facility in AMS.

4.4.5 Discretionary Allocations

In accordance with Housing Authority's position, Bethanie Housing has discretion to offer assistance that may fall outside the standard criteria and consider future requirements of an applicant in accordance with 'sensitive and sustainable allocation' principles during the assessment process. This means that in the management of community housing, Bethanie Housing may utilise their internal policies and procedures to assist an applicant.

4.5 Rent Setting

Rent Setting Rules establish by the Housing Authority

a. In accordance with Housing policies, Bethanie must:
   i charge an affordable rent of no less than 25% and no higher than 30% of a household's total assessable net (after tax) income;
   ii ensure no rent exceeds the Market Rent for any property.
   iii factor Commonwealth Rent Assistance (CRA) into any determination of rent;
   iv avoid, if possible, charging rents that exceed the maximum amount allowed so as to constitute a Goods and Services Tax (GST) free supply as provided for in the GST Act, including but not limited to subdivision 38-G thereof. Australian Taxation Office can provide information of any implications if the rents exceed the maximum amount allowable under the GST Act.

b. In accordance with Housing policies, Bethanie may:
   i adjust rents to reflect amenity and location factors, subject to not exceeding affordability ceiling
   ii limits.
   iii define what is to treated as "assessable income", and how such assessable income is to be treated;
   iv adopt the specific methodology within the framework defined in subclause (a) to calculate the rent.

4.6 Assessable Income

In accordance with Clause 4.5(b), Clause 3 defines assessable income and the Appendix to this Policy Manual lists the incomes considered by Bethanie Housing when establishing eligibility and setting the rent.

4.7 Rent Calculation

The framework outlined in Clause 4.5(a) applies to the initial setting of rent, along with any rent increases from time to time in accordance with the following - clause 4.8.

4.8 Rent Increases

Bethanie Housing may, in the conditions specified in s 31A Residential Tenancies Act 1987, change the method by which the rent is calculated at not less than 12 months after the preceding increase.

5 Consequences of Policy Breach

- This policy is binding on Bethanie staff, as per Section 2: Scope and Applicability.
- Roles and Responsibilities in relation to this policy are set out in Section 6 below.
- Failure to comply with the policy may constitute a breach of the Bethanie Code of Conduct and business practices.

6 Roles and Responsibilities

Role	Responsibilities
Housing Managers, Housing Administrators Growth & Compliance Analyst	• Apply this policy when allocating vacant properties and when reviewing rents
Manager of Housing	• Ensure this policy is adhered to by all relevant staff

7 Related Documents

Legislation
Residential Tenancies Act 1987
Governance frameworks & policies
Corporate Governance Manual
Sustainable Tenancies Policy
Notification Policy
Disruptive Behaviour Policy
Regulations
Residential Tenancies Regulations 1989
Communities – Community Housing Organisations -

8 Document Control

Approved by	Operational Leadership Team	Next Review	30 Sept 2026
Document Owner or Author	Manager of Housing	Review Cycle	Annually
Version Number	V1.4	Version Date	Sept 2025
Description of Change	Eligibility Limits have been increased. Table 1 – Section 4.2		
Positions Consulted	CEO Bethanie Housing Ltd, Housing Managers, Growth & Compliance Analyst		
Key Words	Assets, Allocation Process, Rent, Calculations, Assessable Income, Eligibility Criteria		
Previous Versions	Description of Changes	Position	Date
1.0	Introduced	Manager Housing	Oct 2018
1.1	Superseded	Man Housing	Dec 2021
1.2	Superseded	Manager Housing	May 2023
1.3	Superseded	Manager Housing	March 2025

1.4	Released	Manager Housing	Sept 2025

9 Appendix

9.1 List on incomes to be used for eligibility and rent setting purposes

ELIGIBILITY	RENT
ELIGIBILITY: COUNTED	RENT: COUNTED
Abstudy	Abstudy
Age Pension	Age pension
Austudy	Austudy
Business Income	Business Income
Carer allowance, incl components (if tenant)	Carer allowance (whether carer and occupant)
Carer Payment (if tenant)	Carer Supplement (as part of household income)
Carer Supplement	Commonwealth Rent Assistance
Compensation (if streamed)	Compensation (if streamed)
Deemed Income	Deemed Income
Derived Income	Derived Income
Disability Support Pension	Disability Support Pension
District Allowance	District Allowance
Foreign Income	Foreign Income
Foreign Pension	Foreign Pension
Foreign Pension Additional	Foreign Pension Additional
Income Stream / Annuities	Income Stream/Annuities
Low Income Family Supplement	Living Allowance / Board Provider (ABSTUDY)
Low Income Supplement	Local Govt Elected Member Allowance
NewStart Allowance	Low Income Family Supplement
NewStart Mature Age Allowance	Low Income Supplement
Overtime (Regular)	NewStart Allowance
Partner Allowance	NewStart Mature Age Allowance
Pension Supplement	Overtime (Regular)
Real Estate Income	Partner Allowance
Salary Sacrifice Amounts	Pension Supplement
Self Employed	Real Estate Income
Superannuation	Salary Sacrifice Amounts
Trusts and Companies	Self Employed
Veterans' Affairs Pension	Superannuation
Wages and Salary	Trusts and Companies
War Widow Pension (incl Domestic Allowance and Income Support Supplement)	Veterans' Affairs Pension
Widow Allowance	Veterans' Children Education Scheme
Widow Pension B	Wages and Salary
Wife Pension	War Widow Pension (incl Domestic Allowance and Income Support Supplement)
Work for the Dole	Widow Allowance
	Widow Pension B
	Wife Pension
	Work for the Dole

	Youth Allowance