

Affordable Housing - Application, Eligibility and Allocation

Policy

BaptistCare has a fair, transparent and equitable process to determine eligibility and access to Community Housing. Applications for BaptistCare Housing will be assessed based on eligibility, priority ranking and allocation criteria, consistent with Housing NSW's Community Housing Eligibility Policy and Community Housing Access Policy.

BaptistCare will make available its Community Housing properties to households of low to moderate income appropriate to their needs in accordance with NSW Affordable Housing Guidelines with a particular focus on two cohorts, including disadvantaged older people and single parent families at risk of homelessness, particularly where family abuse has occurred.

Definitions	
Affordable Housing	Housing that is appropriate for the needs of a range of very low to moderate income households and priced so that these households are also able to meet other basic living costs, such as food, clothing, transport, medical care and education. As a rule of thumb, housing is usually considered affordable if it costs less than 30% of gross household income.
Expression of Interest (EOI)	An application for Affordable Housing accessed by the general public on the BaptistCare website that can be lodged directly with BaptistCare.
Social Housing	Housing for people on very low to low incomes. People within this group are eligible for public housing and are registered on the NSW Housing Register and are usually in receipt of some form of Centrelink or other statutory payment, and have an annual income in the lowest quartile for income distribution in Australia.
Tenant	The person who has the right to occupy a residential premises under a residential tenancy agreement.
Waiting List	BaptistCare's list of EOI applicants who are eligible and have been accepted for consideration for Affordable Housing.

Procedure

Target groups for affordable housing

In accordance with the NSW Affordable Housing guidelines, affordable housing aims to assist:

- households in housing stress whose housing need cannot be met in the short to medium term; or
- households with the potential to transition into home ownership in the medium term; or
- social housing applicants and tenants, including those exiting social housing, seeking another choice of housing which may be more suited to their needs.

Within BaptistCare, affordable housing is generally offered to tenants in employment or who has the need to live within a certain housing zone to access employment.

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Owner	Last Reviewed	Next Review	Record No	Page
GM Community Services & Housing	28/02/2023	28/02/2026	P00560	1 of 5

Applications for Affordable Housing

Applications may be received from:

- current BaptistCare Social Housing tenants assessed as eligible for Affordable Housing;
- tenants of other Community Housing organisations who have applied for Affordable Housing;
- persons from the general public who submit an Expression of Interest to BaptistCare and are assessed as eligible for affordable housing.

Eligibility for Affordable Housing

Criteria for eligibility:

- Citizen or permanent resident of Australia
- Resident in New South Wales (NSW)
- Able to establish their identity
- Have a household income within the income eligibility limits under NSW Affordable Housing Guidelines as published by Department of Communities and Justice.
- Currently in housing need and unable to resolve this need in the medium to long term without assistance
- Do not own any assets or property which could reasonably be expected to resolve their housing need.
- Be able to sustain a successful tenancy, with or without support
- If a former tenant of public/BaptistCare/other community housing provider - make good any former debts
- Be over 18 years of age

Additional criteria for Single Parent Families:

- A household consisting of one adult only with the child/children whom they have primary parental or care responsibility.

Additional criteria for Seniors Cohort:

- Single person household where the tenant is 55 years of age or older, or if Aboriginal or Torres Strait Islander, 45 years of age or older; or
- Two person households where the tenant and occupant are 55 years of age or older, or if Aboriginal or Torres Strait Islander, 45 years of age or older.

Additional Criteria for Affordable Housing:

- Local Connection - where Affordable Housing is provided to assist low to moderate income earners to access employment within a certain housing zone, the applicant's connection to the area where there is a vacancy may be considered in assessing eligibility.

Entry Income Levels

- Maximum income eligibility limits apply under the NSW Affordable Housing Guidelines derived from the relevant median income figures for Sydney and for NSW. Updates are published in these guidelines annually.

This is a copy of an internal document and must not be changed.

Owner	Last Reviewed	Next Review	Record No	Page
GM Community Services & Housing	28/02/2023	28/02/2026	P00560	2 of 5

- Entry income levels are different from the income limits for ongoing eligibility once housed. Affordable housing tenants are able to earn 25% over the maximum eligibility income limit and still remain eligible. Ongoing eligibility maximum income limits for National Rental Affordability Scheme (NRAS) properties can be located on Department of Social Services (DSS) website. Usually, affordable housing tenants earn at least 70% of their income from regular paid employment. Each tenant will be assessed for capacity to pay the discounted market rent, which is 74.9% of the market rent.
- Income Eligibility Limits for Social and Affordable Housing Fund is outlined in NSW Affordable Housing Guideline <https://www.facs.nsw.gov.au/download?file=332789>
- Income Eligibility Limit for NRAS is outlined on the DSS website https://www.dss.gov.au/sites/default/files/documents/11_2022/attachment-b-household-index-nras-household-income-limits-indexation-2022-23-nras-year.pdf

Allocation

- Affordable Housing will be allocated to ensure a mix of very low, low and moderate income households.
- Allocations are made in accordance with BaptistCare policies and work instructions. BaptistCare will assess all applicants and will allocated in accordance with Priorities 1, 2, and 3 outlined below.
- Whilst BaptistCare will target specific population groups such as seniors and single parent families where possible, BaptistCare will still try to achieve a mix of income bands when allocating within a specific population group.
- When making an allocation, BaptistCare will aim to balance the needs of households in housing stress with the requirement to generate sufficient income to meet finance and other operating costs, to ensure the housing programs are financially sustainable.

Local allocation strategy

In some instances, management might determine a local strategy for a particular location. These strategies may be implemented for vacancies when:

- there is a high concentration of tenants/ residents with multiple health, social or economic issues;
- there are existing issues which will be exacerbated if allocations are not sensitively managed;
- there is a mismatch of supply and demand making the property hard to let.

Any local allocation strategy will be signed off by the Housing Group Manager and will be time limited.

BaptistCare may at times need to prioritise an applicant due to operational purposes or in response to emergencies, relocations or transfers.

Order of allocation

Priority 1 - Current Tenants

- BaptistCare will give preference to selecting an existing tenant who is eligible for Social Housing and ready for transition to affordable housing.
- BaptistCare Social Housing tenants who are subsequently assessed as being eligible and ready for Affordable Housing will, whenever possible, remain in their current property and the designation of the property will change from Social to Affordable.

This is a copy of an internal document and must not be changed.

Owner	Last Reviewed	Next Review	Record No	Page
GM Community Services & Housing	28/02/2023	28/02/2026	P00560	3 of 5

- Following rent reviews, income assessments and Transition Readiness Assessments completed by the Housing Manager, the tenant will be advised if they are no longer eligible for Social Housing but will be eligible for Affordable Housing.

Priority 2 - Current Tenants with another Provider

- When an Affordable Housing property becomes available at a BaptistCare site, the Housing Manager will advise local community housing providers who may have an existing Social Housing tenant eligible and ready to transition who chooses to relocate.
- EOI applications will include consent to share with other community housing providers and protocols that exist between providers.

Priority 3 - Expressions of Interest (EOI) Applicants

- EOI Applicants are placed on a waiting list. Applicants are expected to keep their EOI up to date. When no suitable tenants are to be found from Priorities 1 or 2, then BaptistCare will assess those on the waiting list.

Selecting social housing eligible households

If there is a vacancy that cannot be met via the three priority allocations, BaptistCare can look to invite applicants from the NSW Housing Register to apply as long as they have expressed an interest in living in community housing as an option and may be contacted about affordable housing. An invitation to a person on the NSW Housing Register to apply for affordable housing does not imply an offer of social housing.

If a household on the NSW Housing Register accepts an offer of a tenancy in an affordable housing property, they will be regarded as suitably housed and will be removed from the NSW Housing Register. If, at some time in the future, they need social housing again, they must reapply.

In making an offer of affordable housing to households on the NSW Housing Register, BaptistCare must clearly communicate to the person the differences between affordable housing and social housing and let the person know that if they accept the offer of affordable housing, they will be regarded as suitably housed and removed from the Register.

Offers

The Housing Manager ensures that:

- Local Housing Managers meet prospective tenants for a pre-offer eligibility check in accordance with BaptistCare criteria to ensure alignment with the current neighbourhood and allow the prospective tenant the opportunity to make an informed decision; any reasons for not making an offer is documented.

Once eligibility is confirmed, BaptistCare will make an offer based on locational need and housing need.

- For existing BaptistCare Social Housing tenants who transition from Social to Affordable Housing to ensure stability the property will change designation and the tenant and household will remain in the same property.
- External (EOI) Applicants - When a property becomes available, BaptistCare will (subject to a positive pre offer eligibility check) make a reasonable offer based on meeting the applicant's housing and location needs. If an offer is not accepted, the applicant may be moved to the bottom of the waiting list.
- BaptistCare may withdraw an offer if it is proven that the offer was not reasonable.

Response Time

BaptistCare will give an applicant one business day to consider and respond to an offer.

This is a copy of an internal document and must not be changed.

Owner	Last Reviewed	Next Review	Record No	Page
GM Community Services & Housing	28/02/2023	28/02/2026	P00560	4 of 5

Right of Appeal

If a tenant is not satisfied with a service provided by BaptistCare or does not agree with a decision it has made, they can ask for a formal review.

If a tenant is unhappy with the outcome of an appeal to BaptistCare, they can lodge a second level appeal with the Housing Appeals Committee. The Housing Appeals Committee is an independent agency that reviews certain decisions made by staff of Community Housing Organisations and Housing NSW. For information on the Housing Appeals Committee call 1800 629 794 or go to <http://www.hac.nsw.gov.au>.

Legislation

Housing Act 2001

Residential Tenancies Act 2010

References

[NSW Affordable Housing Ministerial Guidelines](#)

[NSW Community Housing Eligibility Policy](#)

This is a copy of an internal document and must not be changed.

Owner	Last Reviewed	Next Review	Record No	Page
GM Community Services & Housing	28/02/2023	28/02/2026	P00560	5 of 5