

Targeted Affordable Rental Housing (WA) Policy

1. Purpose

This policy outlines how HOME in PLACE will manage affordable housing to meet contractual and legal obligations and to identify and describe variations to tenancy management practices for Targeted Affordable Rental Housing (TARH).

2. Scope

This policy applies to all residential housing developments involving a State Government contribution of land or capital and or operations funding in partnership with registered Community Housing Organisations (CHO) in the HOME in PLACE WA portfolio, HOME in PLACE staff and contractors, Targeted Affordable Rental Housing applicants and tenants.

This policy does not apply to affordable housing properties delivered by Home in Place without the benefit of any State funding or contribution.

3. Policy Statement

Targeted Affordable Rental Housing is designed to assist people on very low to moderate incomes, with the most acute need for support within the Band B¹ income limits.

Affordable housing rents are set at below market rent so that households can afford their rent and are able to meet other basic living costs.

The objectives of affordable housing are:

- To contribute to the maintenance and expansion of affordable rental housing for low and moderate income households;
- To provide affordable rental housing to low and moderate income households who are paying a high proportion of their income in rent;
- To provide access to affordable rental housing for households who are unable to afford home ownership;
- To provide equitable and non-discriminatory access to affordable rental housing for eligible households;

¹ *'Band B refers to low to moderate income households who meet the Affordable Housing eligibility criteria in the Community Housing Income and Asset Limits Policy and exceed the income and asset limits for Social Housing.'* – Government of Western Australia Department of Communities *'Targeted Affordable Rental Housing (TARH) Policy – Guidance Document'*

- to offer long-term secure rental tenure to tenants who meet their tenancy obligations and eligibility criteria;

Targeted Affordable Rental Housing delivered by Home in Place in Western Australia is managed in line with the *Targeted Affordable Rental Housing Guidance Document*, *Community Housing Rent Setting Policy*, the *Community Housing Income and Asset Limits Policy* and HOME in PLACE Tenancy Management Policies

Targeted Affordable Rental Housing Eligibility

To be assessed as eligible for Targeted Affordable Rental Housing, applicants must meet the following criteria:

- be a citizen or have permanent residency in Australia
- be a resident of Western Australia (WA)
- Be registered with a Western Australian office of Centrelink, be employed or have a registered business in the state
- meet the Department of Communities income and asset limits
- meet identity requirements
- be aged 16 years or older
- not own any property or land

Targeted Affordable Rental Housing Income and Asset Limit Criteria

Applicants must meet the general eligibility criteria for housing assistance and fall within the 'Band B' income guidelines detailed in the Government of Western Australia Department of Communities *Community Housing Income and Asset Limits (CHIAL) Policy*.

The 2024/25 income and asset limits are detailed below. These limits are reviewed and updated by the Department of Communities and are also available online at www.wa.gov.au/organisation/departments-of-communities/housing

Table 1: 'Band B' Income Limits – 2024/25²

Metro / South West				
Household type	Income Limit		Disability	
	Weekly	Annual	Weekly	Annual
Single person	\$1,176	\$61,322	\$1,469	\$76,653
Two adults/couple	\$1,625	\$84,782	\$2,032	\$105,978
Sole parent / 1 child	\$1,626	\$84,841	\$2,033	\$106,052
Sole parent / 2 children	\$2,016	\$105,184	\$2,520	\$131,480
Couple / 1 child	\$2,015	\$105,125	\$2,519	\$131,407
Couple / 2 children	\$2,405	\$125,468	\$3,066	\$156,835
North West / Remote				
Household type	Income Limit		Disability	
	Weekly	Annual	Weekly	Annual
Single person	\$1,469	\$76,653	\$1,837	\$95,817
Two adults/couple	\$2,032	\$105,978	\$2,539	\$132,473
Sole parent / 1 child	\$2,033	\$106,052	\$2,541	\$132,565
Sole parent / 2 children	\$2,520	\$131,480	\$3,150	\$164,350
Couple / 1 child	\$2,519	\$131,407	\$3,149	\$164,259
Couple / 2 children	\$3,066	\$156,835	\$3,758	\$196,044
Additional annual limits per person				
Metro / South West				
Additional household member	Income Limit		Disability	
	Weekly	Annual	Weekly	Annual
Each additional adult	\$450	\$23,460	\$562	\$29,325
Each additional child	\$390	\$20,343	\$487	\$25,429
North West / Remote				
Additional household member	Income Limit		Disability	
	Weekly	Annual	Weekly	Annual
Each additional adult	\$562	\$29,325	\$703	\$36,657
Each additional child	\$487	\$25,429	\$609	\$31,787

Table 2: 'Band B' Asset Limits – 2024/25

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

Affordable Housing Vacancies

Vacant affordable housing properties are advertised in a number of ways:

- Advertised on realestate.com
- Listed on the HOME in PLACE website at www.homeinplace.org

HOME in PLACE does not retain a waitlist for affordable properties, when a person is interested in one of our properties, they must attend the open house, at the advertised time or by virtual inspection and obtain an application form. Completed forms then need to be submitted for consideration, HOME in PLACE will not progress any application that has not been completed in full, including providing the additional documents required.

Allocations

When considering allocations, HOME in PLACE will balance the needs of households in rental stress with the requirements to generate sufficient income to meet operating costs, and include the following criteria for consideration:

- Applicants must meet general eligibility criteria for the program, including eligibility limits
- Applicants must require medium to long-term affordable rental housing;
- The housing need(s) of the applicant, that is, the degree to which their current housing is unaffordable or inappropriate;
- The household size is appropriate to the accommodation available;
- Specific accommodation needs related to the type of dwelling, e.g., the need for ground floor accommodation;
- Specific accommodation needs related to locational factors, e.g., the need for close proximity to local services and facilities;
- Judgements as to the compatibility mix with each development, while ensuring diversity; and the need to live in the area: and
- There is no outstanding debt owed to HOME in PLACE.

HOME in PLACE will give priority to applicants in the in-need cohort list. The in-need cohort list is set by the Department of Communities and reviewed annually. The 2024/25 in-need cohorts are outlined below and are also available in the Department of Communities *Targeted Affordable Rental Housing Policy*.

In-Need Cohort List			
Category 1	Band B eligible households who are experiencing urgent need for housing support and are at risk of acute housing stress or homelessness, such as women and children affected by family and domestic violence, older single women and First Nations peoples.		
Category 2	Over income 'Band A' housing tenants who meet the Band B eligibility criteria, sourced from the Department of Communities transfer list or Band B applicants from CHOs own waitlists.		
Category 3	Band B eligible households with a combined annual income at or below the following limits:		
	Household size	Metropolitan / South West	North West / Remote
	1 person	\$40,000	\$55,000
	2 people	\$50,000	\$65,000
	3 people	\$60,000	\$75,000
	4 people	\$70,000	\$85,000
	5 people	\$80,000	\$100,000
Category 4	Band B eligible households with a combined annual income at or below the following limits:		
	Household size	Metropolitan / South West	North West / Remote
	1 person	\$55,000	\$70,000
	2 people	\$65,000	\$80,000
	3 people	\$75,000	\$95,000
	4 people	\$85,000	\$110,000
	5 people	\$95,000	\$120,000

Tenure & Lease Agreements

Length of leases

Tenants are expected to meet the requirements of a standard residential tenancy agreement. The term of the residential tenancy agreement will be twelve (12) months. Tenants who meet their tenancy obligations and who remain eligible for the program will be invited to enter into a new agreement for a further twelve (12) months.

Eligibility reviews will be conducted prior to the expiration of the lease agreement. Tenants must supply their current income details as part of the eligibility review.

Ongoing eligibility

To remain in affordable housing, households must continue to meet the eligibility criteria, this includes the general eligibility criteria, demonstrating an ongoing housing need, that is, tenants or household members do not have assets that could resolve their own housing requirements.

Ongoing eligibility reviews will be conducted prior to the expiration of the residential tenancy agreement. Tenant must provide up to date income and other information when requested for the review. When a tenant remains eligible, they will be invited to enter into new residential tenancy agreement.

If the eligibility review identifies the tenant is no longer eligible for affordable housing HOME in PLACE will work with the tenant to identify alternate housing options. A tenant may be given up to twelve (12) months to move to alternative accommodation, depending on their circumstances. HOME in PLACE may also use the provisions of the *Residential Tenancies Act 1987* to terminate the tenancy, specifically, Section 71D.

Termination of leases

HOME in PLACE may seek to end a tenancy if there is a breach of the residential tenancy agreement or where the tenant is no longer eligible for affordable housing. Tenants will be notified of any action HOME in PLACE intends to take.

Transfer & succession

Tenants are not able to transfer to another affordable property, however, if there is a vacancy that better suits the needs of the tenant, they can apply for the property through the general application process.

If the tenant leaves the property, household members cannot apply for succession of tenancy. Household members can apply, and be assessed, for affordable housing.

Changes in Income

Where a tenant's income increases above the income eligibility limit, the following shall apply:

- No action will be taken where incomes are up to 10% above income limits;

- Where a tenant's income is more than 10% above income limits, there will be a 12-month review period. During this review period, an assessment will be made of the amount of the increase in income and the permanence or otherwise of the income increase; and
- If a tenant is found to be ineligible following the review period, they will be advised of the requirement to relocate. Relocation shall be at the tenant's own expense.
- Where a tenant's income falls below the income eligibility limit, the following policy shall apply:
- No action will be taken where the income fall is not greater than 10% of the minimum threshold;
- There will be a 12-month review period, during which time the circumstances of the tenant will be assessed. This assessment shall include analysing the amount of the decrease in income and the permanence of the income change;
- If the tenant's income has not increased to the minimum income limit during the review period, and is unlikely to do so in the immediate future, HOME in PLACE will facilitate the lodgement of an Application for Housing Assistance (AHA) and assessment for priority housing if eligible; and
- The review period will commence from the time of income change, causing the review period to commence, until suitable employment occurs. Suitable employment occurs where a tenant works 100 hours or more in a 13-week period or 400 hours in a 12 month period after the commencement of review date, whichever occurs first.

Changes to the household

Tenants must notify HOME in PLACE of any changes to the household. An eligibility assessment will be completed if a person leaves or is added to the household to determine if the household remains eligible for the program.

Rent

Rent setting

Rent is set between 74.9% to 80% of the current market rent value of the property depending on the affordable housing program requirements. Rent charged in affordable housing properties in general should not be less than 25% and no higher than 30% of the total assessable household income.

Rental bonds

Tenants in affordable housing programs are required to pay a rental bond of four (4) weeks market rent.

Rent payments

Rent is charged on a weekly basis and can be paid weekly or fortnightly, tenants must remain in advance with their rent payments.

Rent arrears

A tenant who falls into arrears with their rent payments will be given the opportunity to set up a repayment plan to bring their rent account up to date. HOME in PLACE reserves the right to take action at the Magistrates Court of Western Australia, where a payment plan is not adhered to, or when the account is more than 14 days in arrears.

Review of Market Rent

Market rents will be reviewed and adjusted annually. Tenants will be notified of any adjustments in accordance with the *Residential Tenancies Act 1987*.

Review of Decisions

Some decisions made by HOME in PLACE may be subject to a review. If a tenant or applicant does not agree with a decision HOME in PLACE has made, they should first discuss this with a Tenancy Relations Officer. If the tenant or applicant is still dissatisfied, they have the right to lodge an appeal for a formal review of the decision. Appeal Request forms are available on the HOME in PLACE website or by contacting a HOME in PLACE branch.

4. Definitions and Acronyms Glossary

For clarification of any definitions or acronyms contained within this document, please click on the [Glossary](#) for information.

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