

# **Loddon Mallee Housing Service Affordable Housing Association**

## **Eligibility Criteria for Low Income Housing**

This Eligibility Policy sets out the criteria, which includes income and assets limits, for low-income households wishing to access affordable housing.

Households who apply for an affordable housing property are required to meet the eligibility criteria before their application is placed on a waiting list.

All applications are self-assessed by the applicant using the self-assessment documents available. If the self-assessment indicates that the applicant is eligible for Affordable Housing then an application to the waiting list can be made. The application will be subject to a final formal assessment against the eligibility criteria prior to an offer of housing being made.

The eligibility criteria are as follows;

Applicants must be residents of the State of Victoria or intending to take up residence in Victoria.

The primary applicant/s\* must be a low income person / household. Low income is defined as a person or persons that are eligible for at least \$1.00 payment of rental assistance under the Commonwealth Government Rent Assistance (CRA) Scheme as administered by Centrelink.

Gross Household Assessable Income should not exceed 140% of the Median Wage for Regional Australia as published annually by the Australian Bureau of Statistics in January each year. For 2006 that figure is \$66,612.00.

The primary applicant/s\* must meet the realisable asset test for Affordable Housing as specified in the Realisable Assets Policy.

The primary applicants are required to be residents of the geographic catchment, or have substantiated links with the area, or seeking housing to take up employment training or educational opportunities\*\*.

*\*Primary applicant/s are the parties whose name will appear on the*

*Residential Tenancy Agreement.*

*\*\*LMHS seeks to support applicants/tenants who are actively engaged in; Employment, Education, Training or Apprenticeships or are planning relocation to pursue and/or enhance employment, education or training opportunities*