# Social Housing Eligibility Criteria

For social housing delivered by registered Community Housing Providers



Department of Housing and Public Works Social Housing Eligibility Criteria – May 2025

# 1 Social Housing

Social housing is available to provide housing stability to vulnerable people who are not able to access and sustain housing in the private market.

Registered Community Housing Providers funded under the *Housing Act 2003* to deliver a social housing service (community housing) must implement the Social Housing Eligibility Criteria as required under section 14(2)(a) of the *Housing Regulation 2015*.

Applicants must meet all the eligibility criteria to receive public housing and community housing.

### 1.1 Australian citizenship or permanent residency

The applicant (the person/s signing the application and who would become the legal tenant) needs to either:

- be an Australian citizen
- be a permanent resident of Australia
- have a Permanent Protection Visa or a Resolution of Status Visa
- have a Safe Haven Enterprise Visa
- have a Bridging Visa and have applied for a Protection Visa or a Resolution of Status Visa
  - be on a Temporary Protection Visa.

If the applicant has applied for permanent residency, a Permanent Protection Visa or a Resolution of Status Visa, they may apply for social housing assistance. However, they will not be offered public or community housing until their residency is resolved.

### **1.2 Queensland residency**

The applicant (the person/s signing the application and who would become the legal tenant) must live in Queensland.

An exception may be made if the applicant lives in a border area or is applying from another Australian state or territory, if they can prove a definite need to move to Queensland.

### 1.3 Property ownership

The applicant and all people listed on the application must not own, or part-own, property in Australia or overseas, including:

- a residential home (e.g. house, flat, unit or townhouse)
- a manufactured or transportable home
- vacant land including rural property
- land on which a mobile home, cabin, caravan, donga or live-aboard boat has been placed for use as a residence
- improved or unimproved commercial or industrial property
- property held in a trust.

Some exceptions may apply, such as:

- in the case of domestic and family and/or sexual violence, marriage breakdown or extreme hardship
- when the vacant land is in a natural disaster area.

#### 1.4 Assets

When added together, the liquid assets owned by the applicant/s and all people listed on the application, must not equal more than these limits:

- single-person household: \$116,375
- household with two or more people: \$148,625.

Liquid assets include but are not limited to:

- money
- shares, fixed investments and managed funds
- property trusts
- superannuation payouts (if the person has reached the preservation age)
- the value of caravans, mobile homes and live-aboard boats.

Some assets are not included, such as vehicles, home contents and collectibles.

#### 1.5 Independent income

At least one applicant, who will sign the tenancy agreement, must receive an independent income.

To be eligible:

- the independent income must be more than \$325.28 every week
- the applicant must have received this income for at least four weeks before applying for public and community housing
- the income must be considered 'assessable income' (as some income isn't assessed).

Any household member who has no income, a very low income or cannot identify or verify their income, will be assessed as having the income of their equivalent Centrelink payment (i.e. the payment that would match their circumstances even if they do not qualify for that payment).

The equivalent Centrelink payment is based on:

- age
- relationship status
- whether they live at, or away from home
- whether they have children.

If the applicant holds a Temporary Protection Visa, or is in a correctional facility, and does not yet have an independent income, they can apply for public housing and community housing. If the applicant is eligible, they will be added to the housing register but will not be offered housing until they receive an independent income.

#### 1.6 Household income

Applicants will need to show evidence of the total income for all people in their household before any deductions such as tax and superannuation are taken out (i.e. gross income).

The department does not include some income types when assessing a household's income, such as certain Centrelink payments.

To be eligible for public and community housing, a household's total gross weekly assessable income must be less than the income limits, based on the number of people in their household. See the table below:

Household members	Household weekly gross Income limit (must be this amount or less)
Single person, no children	\$609
Single person with one child	\$755
Single person with two children	\$877

Sign person with three or more children	\$999
Two single people	\$755
Two single people and one child	\$877
Two single people with two children	\$999
Three single people	\$877
Three single people and one child	\$999
Four single people	\$999
Five single people	\$1,121
Couple with no children	\$755
Couple with one child	\$877
Couple and one single person	\$877
Couple with two children	\$999
Couple with three or more children	\$1,121
Couple with one single person and two or more children	\$1,121
Couple with two children and one single person	\$1,121
Two couples with one or more children	\$1,121
Other households with five or more people including at least two adults	\$1,121

## 1.7 Wellbeing

Applicants must have a need to move because their current housing does not meet their household's needs and have multiple and complex factors that mean they are unable to independently access and sustain stable housing.

The assessment considers:

- why the applicant needs to move from their current housing
- the number and type of wellbeing needs the applicant and their household members have
- how complex and serious these needs are.

To be eligible, an applicant must have:

- one reason to need to move
- two complex non-financial wellbeing indicators
- one financial wellbeing indicator.

Need to move reasons include but are not limited to:

- being homeless or at risk of homelessness or experiencing domestic and family violence
- unsuitable location of current housing
- physical amenity of current housing does not meet household needs
- rent in current housing is unaffordable.

Complex wellbeing factors include:

- being long term unemployed or experiencing periods of unemployment, being unable to work, or being employed and earning within the income eligibility limits for the household
- have a long term serious medical issue or disability
- currently experiencing homelessness or have a history of being homeless on at least one other occasion within the last three years.
- have had a tenancy that ended due to being evicted two or more times in the last three years
- have had multiple unsuccessful private rental applications
- there is no supply of appropriate housing in the private rental market.

## 1.8 Ongoing Eligibility Criteria

Tenants should continue to meet the ongoing eligibility criteria which include:

- household income no more than \$80,000 in gross assessable income for tenant(s) and their spouse
- property ownership (as per section 1.3), and
- household need and match to property.

### **1.9 Exemptions**

Applicants for some affordable housing, as designated by the Chief Executive and included in agreements with the State, are exempt from some of the Social Housing Eligibility Criteria. These exemptions are in place to achieve a mix of tenancies within a development, provide housing to customers with a connection to a local community and/or provide housing for priority cohorts, including customers experiencing domestic and family and/or sexual violence, marriage breakdown or extreme hardship.

These exemptions include:

- liquid assets 25% of non-homeowner liquid asset limit for the full pension, as per the National Rental Affordability Scheme (NRAS)
- household income—equivalent to the NRAS initial threshold
- housing need—must be in housing need and unable to secure and/or sustain housing in the private market.

The household's combined gross income must be less than the following annual gross household incomes (NRAS), unless designated in an agreement with the State. These income limits are updated annually on 1 May by the Australian Government.

Ongoing eligibility criteria for these arrangements are as per the agreement with the State.

The annual gross household income		
Initial NRAS income per annum as at 1 May 2025	Household type	
\$62,794	One adult	
\$86,818	Two adults	
\$110,842	Three adults	
\$86,878	Sole parent with one child	
\$107,710	Sole parent with two children	
\$128,542	Sole parent with three children	
\$107,650	Couple with one child	
\$128,482	Couple with two children	
\$149,314	Couple with three children	

Use the following to calculate the income eligibility for different household types

Income per annum	Household type
\$62,794	First single adult
\$24,024	Each additional adult
\$20,832	Each child
\$66,046	First sole parent
\$62,794	Independent minor

# 2 Responsibilities

All funded providers must operate within these requirements and relevant government legislation, regulations, directives, information standards and/or policies at the time of publication.

When implementing the Social Housing Eligibility Criteria, the provider must make decisions fairly and transparently, using principles compatible with human rights, as described in the *Human Rights Act 2019*.

# 3 References

#### Legislation and regulations

- Housing Act 2003
- Housing Regulation 2015
- Human Rights Act 2019
- Public Records Act 2002
- <u>Residential Tenancies and Rooming Accommodation Act 2008</u>
- <u>Residential Tenancies and Rooming Accommodation Regulation 2009</u>

# 4 Contacts

Providers who are unsure about the applicability of this policy to their assistance agreement should contact the Department of Housing and Public Works via their contract managers.

**Brisbane Region** 

- Phone: (07) 3007 4386
- Email: <u>HHSBRORD@housing.qld.gov.au</u>

South/West Region

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#### North Queensland Region

- Phone: (07) 4724 8578
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First Nation Housing and Homelessness—Cairns

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# Version Control

Date	Comments
August 2021	New CHDE template published
December 2024	Refreshed on new HPW template, amended for consistency with website 'check your eligibility' and updates to the exemption limits in line with NRAS as at 1 May
May 2025	Updated NRAS income limits