

Policy name	Eligibility for Housing
Policy date	February 2026
Authorisation	Executive Housing & Property
Policy owner	Executive General Manager, Housing Operations
Policy type	Mission Australia Housing Operational Policy
Policy setting	

1 Purpose

1.1 Overview

1.1.1 This policy sets out the principles to be followed in determining eligibility for the housing programs delivered by Mission Australia Housing (MAH). Our aim is to ensure a process that:

- Is fair and transparent; and
- Complies with the specific legal and contractual obligations placed upon MAH by government, funders and other housing partners.

1.2 Coverage

1.2.1 This document is a national policy and covers Mission Australia Housing (MAH), and its entities. All references to Mission Australia Housing, MAH and Housing means MAH and its entities unless specifically stated otherwise.

1.2.2 This policy applies to all forms of housing provided by MAH including social, affordable, and transitional housing.

1.2.3 Eligibility rules and procedures can vary between housing categories, jurisdictions and projects. For that reason, the policy provides guidance on the differing rules that affect the determination of eligibility.

1.2.4 Some programs may have specific eligibility requirements that are not listed in this policy. These are listed in local allocation strategies and operational plans.

1.2.5 This policy applies to housing provided by MAH in the jurisdictions of New South Wales (NSW), Tasmania (TAS), Victoria (VIC), Queensland (QLD), Western Australia (WA) and the Northern Territory (NT). Where jurisdiction-based variations exist in policies and procedures, these will be identified in the document.

1.3 Information on procedures and other related policies

- 1.3.1 This policy focuses on why certain things need to be done. It is supported by procedures that provide more detail on the what to do, the steps involved in determining eligibility.
- 1.3.2 The policy is one of a number of interlinked policies that support MAH's delivery of housing services. Along with the **Housing Applications Policy** and the **Allocation of Housing Policy**, it determines how housing will be allocated.

2 Scope

2.1 Parts of Mission Australia that this policy covers

- 2.1.1 This policy applies to MAH staff responsible for working with MAH clients, tenants and properties.

2.2 Definitions

- 2.2.1 Key terms used in this policy are defined in the following table.

Term	Definition
Affordable housing	Housing for individuals or families on low to moderate incomes who are having difficulty affording housing in the private rental market. It is generally targeted at working households. Rent for affordable housing is usually calculated as a discounted market rent.
Application for housing	A written request completed by an applicant or their guardian which details the reasons why they require housing. This would include specific property or location requirements to meet their housing needs.
Eligibility	Criteria such as income limits that must be met by applicants to obtain housing through a specific program.
Housing Connect	The Tasmanian system providing a single assessment process for all housing and support needs.
Housing Pathways	The way in which applications for social housing assistance are managed in New South Wales. It may also include help to set up a tenancy in the private rental market, or temporary accommodation if someone is homeless.
Joint Waitlist	The Western Australia, Department of Housing & Works, maintains a Joint Wait List (JWL) which serves as the primary source of applicants for social housing.
Offers of housing	The process by which MAH invites eligible applicants to view and accept a property that has been identified as meeting their requirements.

Term	Definition
Social housing	Subsidised housing for individuals and families on very low and low incomes. Social housing applicants are generally in receipt of Centrelink benefits.
Transitional housing	Short- or medium-term accommodation (generally three to twelve months) with access to support services. It acts as an interim step to more permanent public, community or private market housing.
WA Bands	<p>Band A</p> <p>A very low to low Applicant/ Tenant income and asset range which matches the Public Housing income eligibility limits. Applicants/ Tenants falling within this range are targeted for Social Housing.</p> <p>Band B</p> <p>A low to moderate Applicant/ Tenant income and asset range which matches the Affordable Rental Housing income eligibility limits. Applicants/ Tenants falling within this range are targeted for Affordable Rental Housing or Transitional Housing</p>
WA Target Categories	The Targeted Affordable Rental Housing (TARH) Policy and Guidelines for WA sets out the Target Categories for Affordable Housing.

Policy

2.3 Guiding principles

2.3.1 The MAH eligibility process is applicant-focused:

- MAH aims to make the process as clear and simple as possible.
- MAH will assist applicants to understand the requirements applying to them and to prepare the necessary evidence required.

2.3.2 The MAH eligibility process is fair and transparent:

- MAH upholds accountability and transparency through its record keeping practices.
- Applicants are given the opportunity to appeal organisational decisions in order to ensure fair and transparent outcomes.

2.3.3 The MAH eligibility process complies with the relevant laws and procedures in all

operating states.

2.4 MAH responsibility for assessing eligibility

2.4.1 MAH's responsibility for assessing eligibility varies between jurisdictions and programs.

2.4.2 For social housing:

- In New South Wales, MAH is responsible for assessing the eligibility of social housing applicants. This may include providing assistance in completing the application, including gathering the required evidence. Assistance is provided to any client seeking housing, regardless of where they are seeking to be housed and whether MAH has properties in that area.
- In Western Australia, Queensland, Tasmania and Northern Territory state housing authorities retain the responsibility for eligibility assessments for social housing applicants. However, MAH will support applicants to gather any necessary evidence and, where appropriate, help them to lodge their applications for housing.

2.4.3 For affordable housing, MAH is responsible for assessing the eligibility of all applicants in the jurisdictions in which it operates.

2.4.4 Special eligibility rules apply to applicants for supported and transitional housing programs (see **2.5.3**).

2.5 Eligibility requirements

2.5.1 Each jurisdiction has its own eligibility rules for social housing, covering residency and income limits. These are set out in **Appendix A**.

2.5.2 Affordable housing eligibility rules can vary between programs:

- Affordable housing is generally provided to low to moderate income households where at least one household member is employed.
- Some housing programs may accept applications from very low-income workers or seek applicants from social housing waiting lists, where those applicants meet program, property type and neighbourhood requirements, or where there is little demand from other affordable housing applicants.
- Some programs may also require applicants to meet additional eligibility criteria, such as a demonstrated requirement to live or work in a particular area.
- Eligibility program rules for affordable housing are set out in **Appendix B**. Further information can also be found in the **Affordable Housing Policy**.

2.5.3 Special eligibility rules apply to applicants for supported and transitional housing programs:

- Applicants must meet the eligibility requirements for social housing in their jurisdiction. Where applicants have not already applied for social housing, MAH may assist.
- Applicants will be required to meet additional criteria associated with the specific

supported housing program they are applying for. These applicants will typically be required to have an appropriate support plan put in place by a support organisation.

- Staff should refer to the relevant support agreement/contract for more information relating to eligibility for supported housing programs.

2.6 Former tenants

2.6.1 Former tenants of MAH are eligible to apply for housing with MAH and will be subject to a satisfactory former housing record. See the **Housing Applications Policy** for further details.

2.6.2 Some States may have additional requirements related to former tenancies within any social housing properties in the State. Staff should refer to State based public housing guidelines for further information.

2.7 MAH responsibility for providing information and support

2.7.1 Staff will explain the eligibility requirements of housing programs across all jurisdictions to applicants and tenants wherever required.

2.7.2 Applicants will be advised that a determination of eligibility for one type of housing program does not necessarily equate to eligibility for other housing programs.

2.8 Appeals

2.8.1 Staff will inform tenants of their right to appeal organisational decisions and to complain about the services of MAH in accordance with the **Appeals and Complaints Policy**

2.9 Confidentiality

2.8.2 Staff will hold in confidence any personal or sensitive information disclosed through the application process unless disclosure is required under law or consented to by the person subject of that information, in accordance with the **Mission Australia Enterprise Privacy Policy**.

3 Responsibilities

3.1 Housing staff including Housing Officers and Client Service Officers are responsible for:

- Undertaking eligibility assessments and record keeping as required by the relevant jurisdiction.
- Assisting applicants to understand housing eligibility requirements and to lodge applications for housing assistance in their jurisdiction, as per the **Housing Applications Policy**.
- Keeping records in the relevant system/s in accordance with this policy and associated procedures.
- Recommending improvements to this policy and associated procedures.

3.2 Team Leaders/Regional Manager are responsible for:

- Ensuring good management of evidence in the tenancy management system and the relevant state-based system where required.
- Incorporating this policy and associated procedures into staff inductions and training.
- Escalating feedback about this policy to the policy owner and/or policy writer.
- Reviewing and approving housing applications on Housing Pathways where required.

3.3 The Operations and State Manager is responsible for:

- Ensuring that MAH complies with this policy and associated procedures.
- Recommending any changes to this policy and associated procedures.

4 Appendices

4.1 Appendix A: Eligibility Rules – Social Housing Programs**4.2 Appendix B: Eligibility Rules – Affordable Housing Programs**

Appendix A: Eligibility Rules – Social Housing Programs

Each state or territory has its own rules governing eligibility for social housing. These requirements can be complex, and change from time to time. For that reason, this appendix provides some general advice, together with sources for further information.

Eligibility in New South Wales

In New South Wales, those seeking social housing with MAH must be on the Housing Pathways single wait list.

As a full participant in Housing Pathways, MAH is responsible for assessing applicants' eligibility for admission to the wait list. To be eligible, applicants must:

- Be a citizen or have permanent residency in Australia;
- Be a resident in New South Wales;
- Establish their identity;
- Have a household income within the income eligibility limits set by the New South Wales state housing authority;
- 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;
- Repay any former debts to a social housing provider (where applicable); and
- In general, be at least 18 years of age.

Detailed information should be obtained as required from the Housing Pathways website.

Applicants that are former social housing tenants must not have an illegible categorisation assigned to them by DCJ or any other Community Housing provider including MAH to be eligible.

Eligibility in Queensland

To be eligible for social housing with MAH in Queensland, applicants must be eligible for housing with the Queensland state housing authority and supply proof that they are on the public/social housing waiting list.

MAH is not responsible for assessing applicants' eligibility in Queensland but may be required to provide advice to applicants and assist them to lodge their application with a Housing Service Centre. To be eligible, applicants must:

- Be a citizen or have permanent residency in Australia;
- Be a resident in Queensland or provide evidence of their intention to become a resident in Queensland;
- Have a household income within the income eligibility limits set by the state housing authority;
- Not own or partly own property in Australia or overseas;
- Have liquid assets within the current limit for household size;
- Have an independent income which is supplied in Queensland; and

- Have paid in full any outstanding debts owing to the Queensland state housing authority.

Detailed information should be obtained as required from the Queensland Government's Homes and Housing website.

Eligibility in Tasmania

To be eligible for social housing with MAH in Tasmania, applicants must be eligible for housing with the Tasmanian state housing authority and supply proof that they are on the public/social housing waiting list.

MAH is not responsible for assessing applicants' eligibility in Tasmania, but may be required to provide advice to applicants and assist them to lodge their application with Housing Connect. To be eligible, applicants must:

- Be a Tasmanian resident;
- Be an Australian citizen or permanent resident;
- Be 16 years or older;
- Be a low income earner eligible for a Commonwealth Health Care Card;
- Not have financial assets exceeding \$35,000 per household; and
- Not own land or a home.

Detailed information should be obtained as required from the Tasmanian Government's Housing Connect website.

Eligibility in Northern Territory

To be eligible for social housing with MAH in Northern Territory, applicants must be eligible for housing with the Northern Territory state housing authority and supply proof that they are on the public/social housing waiting list.

MAH is not responsible for assessing applicants' eligibility in Northern Territory, but may be required to provide advice to applicants and assist them to lodge their application with Department of Territory Families, Housing and Communities. To be eligible, applicants must:

- Be a Northern Territory resident
- Be an Australian citizen or permanent resident;
- Be 16 years or older;
- Meet the income and assets limits
- Not own or partly own a residential property or land;

You are not eligible to live in or apply for public housing for a period of two years if:

- You have had your tenancy agreement terminated by the Department of Territory Families, Housing and Communities. for a breach
- You voluntarily gave up your public housing due to a breach.

This does not apply if your termination was due to a debt that has now been repaid, or arranged to be repaid.

Eligibility in Western Australia

To be eligible for social housing with MAH in Western Australia, applicants must be eligible for housing with the Western Australia Government and supply proof that they are on the public/social housing waiting list (Joint Wait List).

MAH is not responsible for assessing applicants' eligibility in Western Australia but may be required to provide advice to applicants and assist them to lodge their application with Department of Housing and Works. To be eligible, applicants/ co-applicants must:

- Be 16 years or older
- Be a resident of Western Australia
- Provide an address in Western Australia for the purposes of receiving correspondence
- Meet the income and assets limits
- Not own or partly own a residential property or land;

Applicants/ co-applicants who do not hold Australian citizenship or do not have permanent residency status, may apply for assistance. Eligible applicants will accrue time on the waitlist, however, will not be allocated housing until they hold Australian citizenship or have PR status.;

Applications may be deemed ineligible where the applicants/ co-applicants,:

- i. no longer meet eligibility criteria;
- ii. requests to be withdrawn;
- iii. does not respond to correspondence or information requests;
- iv. leaves Western Australia for more than 6 months;
- v. makes an unreasonable decline.

MAH is responsible for assessing ongoing eligibility once the applicant/co-applicant becomes a tenant of MAH.

Appendix B: Eligibility Rules – Affordable Housing Programs

In Australia, affordable housing has been evolving quite rapidly. It presently includes:

- Properties developed under the National Rental Affordability Scheme (NRAS);
- State-based affordable housing schemes;
- Local government affordable housing schemes; and
- Affordable housing provided through developments as a condition of planning approvals.

Eligibility requirements can vary between programs:

- Some housing programs may accept applications from very low income workers or seek applicants from social housing waiting lists, where those applicants meet program, property type and neighbourhood requirements, or where there is little demand from other affordable housing applicants.
- Some programs may also require applicants to meet additional eligibility criteria, such as a demonstrated requirement to live or work in a particular area. This may include specific key worker or occupational requirements.
- In some cases, affordable housing is provided as medium-term, time-limited transitional housing intended to facilitate entry to the private rental marketplace. These programs may have mandated support requirements, with specific eligibility requirements linked to program objectives.

National Rental Affordability Scheme (NRAS)

Applicants of Commonwealth affordable housing programs must meet the eligibility requirements of NRAS. These are set out in the NRAS section of the Australian Department of Social Services website.

State-based affordable housing programs

Applicants of state-based affordable housing programs must meet the eligibility requirements of the specific affordable housing program they have applied for.

In New South Wales, applicants for state affordable housing must meet the eligibility requirements set out in the NSW Affordable Housing Ministerial Guidelines, which can be found on the Department of Family and Community Services website.

In Western Australia, applicants must meet the eligibility requirements set out in the Targeted Affordable Rental Housing Policy, which can be found on the Western Australia Government website.

Other programs and special requirements

For other programs and special requirements that MAH is or may become involved in, details can be found in local allocation strategies, associated operational requirements and in the relevant contracts.

The **Affordable Housing Policy** provides further details.