



Central East Accommodation & Care Alliance Inc

ELIGIBILITY & ALLOCATIONS POLICY

Document Code	CEACA-PP-001		
Policy Hierarchy	Governance		
Policy Owner	Management Committee		
Document Owner	Operations Manager		
Current Version	Approved By	Reviewed	Approved
4.0	Management Committee	24/11/2025	01/12/2025
Document Review Date: 01/12/2027			

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1. OBJECTIVES

The objectives of this policy are to:

- Operate eligibility and allocation processes which are fair, consistent and transparent.
- Match tenants with properties which are compatible to their needs.
- Meet CEACA's legal and contractual obligations.
- Maintain a sustainable tenant mix.

2. APPLICANTS

2.1. Sources

Applicants for CEACA Inc affordable housing (69 houses) are sourced from referrals, advertising in local newspapers, newsletters, online and Managing Agent.

Applicants for CEACA Limited social housing properties are sourced from the Department of Housing & Works' JWL and the CEACA Waiting List if there are no applicants on the JWL.

2.2 Applying (CEACA Inc)

- Any person(s) wishing to be added to the CEACA Inc Affordable Housing Waiting List must complete the *CEACA Eligibility Application Form*. This document can be found on the CEACA website to download or complete electronically or can be emailed or, if the applicant does not have access to the internet or email, a hard copy can be requested from CEACA.
- Any person applying for housing who is assessed as Band A, will be encouraged to also apply for social housing and be added to the Department of Housing and Works' JWL.
- An information pack can be sent out via email or by mail and this includes photos of the property, rental information and the Application for Eligibility form. Once the application form has been completed and submitted with the supporting documentation, it will be assessed by a CEACA Officer using the CEACA Allocations Matrix and the CEACA Eligibility and Rent Setting Policy which is in line with the Department of Housing & Works Community Housing Eligibility Policy (CHEP) and the Department of Social Services National Rental Affordability Scheme (NRAS) Income Indexation.
- The applicant will be assessed as Very Low (Band A), Low (Band B) or Non-Affordable (those who do not fall into the category of Very Low or Low Income).
- If deemed eligible, the applicant will receive a formal notification of approval. This approval will either specify a CEACA affordable housing unit being allocated to the applicant or, if there are no vacancies at the time of application, will be advised that they have been added to the waiting list.
- To ensure the applicant(s) is/are added to the CEACA Waiting List, all applicants must complete the Application for Eligibility form. An offer for CEACA housing will not be made until this form has been submitted. To access housing by the Department of Housing & Works, the applicant will also need to be added to their Joint Waiting List.
- If, after conducting the necessary checks CEACA conclude that the applicant will not be accepted as a tenant, a formal notification will be sent and a copy sent to the Managing Agent.
- Any person wishing to be added to the Department of Housing & Works Joint Waiting List must do so directly with the Department.

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2.3 Eligibility – Affordable Living Housing (CEACA Inc)

Very Low (Band A) or Low Income (Band B)

- a) CEACA Inc gives priority for their affordable living houses to seniors, people living with a disability (all ages) and those living on a very low or low income. Priority is also given to those who live in the shire, have family living in the shire or region or have previously lived in the region. CEACA do consider applications from those who do not fall into these categories; however, their priority rating will not be as high and therefore they may will invariably be subject to longer waiting periods for accommodation. The CEACA Allocations Matrix is used to determine the priority rating of the applicant(s). To be assessed as very low or low income, the applicant(s) assessable income and assets must be within the Department of Housings Income and Assets limits and the National Rental Affordability Scheme (NRAS) and must provide sufficient proof of income documentation.
- b) Provide sufficient proof of identification eg. photo ID.
- c) If the applicant(s) have indicated that they do have a disability, they will be asked to provide a letter from their Doctor/GP confirming they are able to live independently. This is to protect the interests of CEACA and the tenant(s).
- d) Applicant(s) must be Australian citizen(s) or hold Permanent Residency Visa and live in WA.
- e) Applicants who are Band A (Very Low) or Band B (Low) income category will be charged a rent that is 75% of full market rent and this varies by shire
- f) If the applicant(s) do not come under the category of Band A (Very Low) or Band B (Low) income and have assets that are higher than those listed in the Department of Housing's 'Income and Assets Limits' or the NRAS, they may still be considered for a unit, but will have a lower priority rating and will be asked to pay the full market rent.
- g) If the combined gross household income of existing tenants exceeds the initial income limit by 25% or more (ie. is at or is more than the existing tenant income limit) in two consecutive eligibility years, the tenants will cease to be eligible for affordable living accommodation and their lease may not be renewed when it falls due. This would be at the discretion of CEACA and would be dependent on the waiting list and priority of those waiting on that list.
- h) To qualify for Very Low (Band A) or Low (Band B) income status, applicant(s) must not own/part own any property or land that could be used as a viable housing option. However, recognising the challenges that face those living in remote areas, if the home cannot be sold, is uninhabitable or the applicant can no longer look after it due to a disability, their application will be considered. This property will however be included as an asset for the purposes of their application and may result in the applicant(s) being deemed 'non-affordable', meaning the tenant will be asked to pay full market rent.
- i) The applicant(s) must not have any previous tenant debts for which repayment arrangements have not been made or kept to. CEACA will conduct checks with previous landlords and will work with the Managing Agent to conduct online checks.
- j) The applicant(s) must not be former tenant(s) with a history of violence, threatening behaviour or unsatisfactory tenancy standards. If the checks identify issues with regards to character or inability to co-exist with others, CEACA reserves the right to reject the application, even if they are deemed to be eligible for affordable housing.

Refer *CEACA Rent Setting Policy* for full information.

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- k) Some properties have been developed to meet specific community needs (e.g. disability which are referred to as 'Platinum Units') and additional eligibility criteria apply to ensure the properties are allocated in accordance with either funding or contractual arrangements. People applying for such special needs/specific housing will be advised of these additional criteria and the information required to confirm eligibility.

2.4 Eligibility – Social Housing (CEACA Limited)

- a) Applicant/co-Applicant and Tenant/co-Tenant must be 16 years of age or older.
- b) Applicant/co-Applicant and Tenant/co-Tenant must be residents of Western Australia.
- c) Applicant/co-Applicant and Tenant/co-Tenant must provide an address in Western Australia for the purpose of receiving correspondence.
- d) Applicant/co-Applicant and Tenant/co-Tenant and partner must remain eligible.
- at the point of application, unless awaiting permanent residency (PR) or citizenship;
 - whilst on a waitlist, unless awaiting PR or citizenship;
 - at the point of Allocation; and
 - throughout the duration of their tenancy.
- e) CEACA must review Applicant/co-Applicant, Tenant/co-Tenant eligibility regularly, unless the Applicant/co-Applicant is listed on the JWL, where the Housing Authority will then assess the ongoing eligibility up to allocation. Upon allocation of Applicant/co-Applicant, CEACA must then assess ongoing eligibility of the Tenant/co-Tenant.
- f) Applications may be deemed ineligible where the Applicants/co-Applicants, Tenants/co-Tenants and partner:
- no longer meet eligibility criteria;
 - requests to be withdrawn;
 - does not respond to correspondence or information requests;
 - leaves Western Australia for more than 6 months;
 - makes an unreasonable decline.
- g) Discretionary Decision Making
- CEACA has discretion to make decisions that fall outside of Social and Affordable Rental Housing requirements. CEACA will consider future requirements of a Tenant/ Applicant in accordance with sensitive and sustainable Allocation principles during the Allocation process. These may include (but are not limited to):
- circumstances that require Allocation outside of the Application listing date;
 - zone preferences that fall outside an Applicants' preferred zone;
 - housing entitlements such as bedroom ratios;
 - access to essential support services;
- h) Decline
- An Offer of Accommodation from CEACA may be declined if there is a valid reason that justifies the decline. CEACA has discretion to determine if the decline of an offer is reasonable or unreasonable.
- Reasonable Decline - Any offer may be declined if it is considered a reasonable decline or does not meet household requirements. A reasonable decline is when an offer:
 - is not in the country town of the Applicant's choice; or
 - does not meet the Applicant's demonstrated housing need; or
 - Applicant/ co-Applicant, Tenant/ co-Tenant is experiencing extenuating circumstancesApplicants on the JWL who reasonably decline an Offer of Accommodation will remain listed for housing assistance and retain their application listing date.

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Applicants/ Tenants must provide evidence to support their reason for declining an Offer of Accommodation in relation to extenuating circumstances.

Where the decline is due to the offer being made outside of the Applicant/co-Applicant, Tenant/ co-Tenants' household requirements, evidence is not required unless their circumstances have changed.

- Unreasonable Decline - An Applicant/ co-Applicant/ Tenant/ co-Tenant on the JWL who unreasonably declines an Offer of Accommodation may have their application removed.

I) Withdrawals

CEACA can rescind an offer of accommodation if the Applicant/Co-Applicant, Tenant/co-Tenant:

- Supplies misleading information.
- Fails to respond to an offer of accommodation.
- No longer needs housing.
- Is no longer eligible.

2.5 Waiting List Management

- CEACA Affordable Housing Waiting List is managed by CEACA on a priority basis and accordance with their Allocations Matrix - *Refer CEACA-FRM-001 CEACA Allocation Matrix*.
- CEACA has discretion to make decisions that fall outside of Social and Affordable Rental Housing Requirements and may consider future requirements of an Applicant/co-Applicant, Tenant/co-Tenant and partner.
- CEACA Affordable Housing Waiting List is reviewed on an ongoing basis.
- The JWL for Social Housing is managed by the Housing Authority and CEACA will access this list when sourcing Band A Tenants for their Social Housing sites.

3. Australian Citizenship and Permanent Residency Eligibility

- Applicant/co-Applicant and partner living in other states of Australia or in other countries, are not eligible to apply for housing assistance in Western Australia, regardless of future intention to live in Western Australia.
- 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.
- New Zealand applicants who whole a 'protected' Special Category Visa (SCV) and arrived in Australia prior to 26 February 2001, are treated as permanent residents for the purpose of social security and citizenship purposes. They may apply for housing assistance, accrue time on the waitlist and be allocated housing (should all other eligibility criteria be met).
- New Zealand applicants who hold a 'non-protected' SCV and arrived in Australia on or after 26 February 2001 may apply for housing assistance, accrue time on the waitlist (if eligible) but will only be allocated housing when they hold Australian citizenship, or have a PR status.

4. Asset Eligibility (Social & Affordable Housing)

Assets referenced in these notes and policies refer to 'cash assets'.

- Tenant/co-Tenant, Applicant/co-Applicant or partner cash asset limits are set out in the *CCHP*.
- Tenant/co-Tenant, Applicant/co-Applicant or partner must not own, or be part owner of property or land which may be deemed as a viable housing option.
- Assets are not assessed for householders unless they form part of the Application or Tenancy.

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4.1 Social Housing Asset Eligibility

- a) To be eligible for social housing, the combined cash assets of the Applicant/co-Applicant, Tenant/co-Tenant and partner, must be within the limits set out in the **Community Housing Eligibility Policy - Section 6.1 – Table 1: Social Housing Asset Eligibility Limits**

4.2 Affordable Rental Housing Asset Eligibility

- a) To be eligible for Affordable Rental Housing, all Applicants/co-Applicants, Tenants/co-Tenants and partner with a registered CHO are to apply asset limits listed in the **CCHEP - Section 6.2 – Table 2: Affordable Rental Housing Asset Eligibility Limits.**

5. Income Eligibility

- a) CEACA will calculate income eligibility for an application under Social Housing (Band A) settings initially. If not eligible, CEACA will apply Affordable Rental Housing (Band B) settings, where relevant.
- b) When assessing an Applicant/co-Applicant or Tenant/co-Tenant for Social Housing (Band A) eligibility, CEACA will include the combined **gross** assessable income and assets of the Applicant/co-Applicant, Tenant/Co-Tenant and partner.
- c) When assessing an Applicant or Tenant for Affordable Rental Housing (Band B), eligibility, CECA will include the **combined gross** assessable income of the household.
- d) Where a member of the household requires a co-resident carer and this is the carer's principal place of residence, the carer's income shall not be assessed for the purpose of eligibility but will be included for rent assessment.
- e) Income of children/adult children and other household members do not form part of the income eligibility assessment unless the person(s) form part of the primary application and is the named Tenant.
- f) Applicants/co-Applicants, including New Zealand citizens, with no current source of income, may make application for assistance and accrue time on waitlist, but must have an income that meets the Housing Authority's eligibility criteria when turn has been reached for assistance.

6. Assessable Income - Eligibility

When assessing income types used to determine eligibility CEAA will refer to **CHEP 7.1 Table 3: Types of Assessable Income – Eligibility.**

6.1 Social Housing Income Eligibility

To be eligible for Social Housing, the combined weekly gross assessable income of the Applicant/Co-Applicant, Tenant/co-Tenant and partner must be within Social Housing Income eligibility limits. Refer *CHEP 7.1.1 Social Housing Income Eligibility Limits (September 2025)*.

The income eligibility limits for remote locations may apply depending on the specific location of the dwelling.

6.2 Affordable Rental Housing Income Eligibility

- a) Where an Applicant/co-Applicant, Tenant/co-Tenant and partner has been tested and is not eligible for Social Housing, CEACA will apply Affordable Rental Housing eligibility settings (Band B). Refer *CHEP 7.2 Affordable Rental Housing Eligibility Limits – Gross Annual Income*

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- b) Where there is a change in Tenant income resulting in them becoming ineligible for Social Housing, CEACA can transition a Tenant to Affordable Rental Housing and apply the appropriate settings.
- c) To be eligible for Affordable Rental Housing, the combined annual gross assessable income of the household must be within *CHEP – 7.1.2 - Table 5: Affordable Rental Housing Income Eligibility Limits*.
- d) The income eligibility limits for remote locations may apply depending on the specific location of the dwelling.

8.0 Legal and Policy Framework

This policy does not exclude, modify, restrict or affect the operation of the *Residential Tenancies Act 1987 (A)*, the *Residential Tenancies Regulation 1989 (WA)* or any other state or federal law or statute relevant to the operation of this policy, or any community housing or tenancy agreement.

CEACA will follow the CHAP and CHAP.

9.0 Definitions

For definitions of terms used when applying Community Housing Eligibility Policy, refer to the [community-housing-policy-definitions.pdf](#)

Definitions Specific to CEACA

Managing Agent	The Managing Agent who is engaged by CEACA to assist with daily management of houses and to ensure compliance with the <i>Residential Tenancies Act 1987</i> .
CEACA Affordable Housing	This refers to CEACA's existing 69 community housing units across its 10 shires. This housing is offered to applicants who are rated as Band A, Band B or non-affordable (neither Band A or B).
Social Housing	This refers to CEACA's proposed social housing properties across 10 member shires funded by the Department of Housing & Works (State) and Housing Australia (Federal). This housing is prioritised for Band A applicants and only offered to others if there are no Band A applicants.
CEACA Inc	Refers to Central East Accommodation & Care Alliance Inc who own and manage 69 affordable living houses situated in 10 shires (Bruce Rock, Kellerberrin, Koorda, Mt Marshall, Merredin, Mukinbudin, Nungarin, Westonia, Wyalkatchem and Yilgarn).
CHAP	Community Housing Allocations Policy
CHEP	Community Housing Eligibility Policy
CEACA Limited ("SPV")	A Special Purpose Vehicle ("SPV") refers to an entity set up to own and manage social housing dwellings in current CEACA Member Shires including Bruce Rock, Dowerin, Kellerberrin, Mt Marshall, Mukinbudin, Narembreen, Quairading, Westonia, Wyalkatchem and Yilgarn.
CEACA Waiting List	A list of people eligible for CEACA Affordable Housing and managed by CEACA.

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Joint Waiting List (“JWL”)	A list of people eligible for social and public housing managed by the Department of Housing & Works. CEACA Limited will refer to this list when allocating houses to applicants and if there are no applicants at the time of a vacancy, the housing will be offered to applicants on the CEACA Waiting List.
Very Low Income (Band A)	To be assessed as Very Low Income, the combined grossly weekly assessable income of the applicant, partner or co-applicant must be below the limits in Annexure A. Income of other household members is not assessed for eligibility purposes, however that additional income will be used when assessing rent. If accepted, tenants would be charged 75% of full market rent.
Low Income (Band B)	To be eligible for Low Income, the household must have a gross annual assessable income within the limits indicated in Annexure B. If accepted, tenants would be charged 75% of full market rent.
Non-Affordable	This is applicable to CEACA Affordable Housing only and refers to any applicant with income or assets that are higher than the limits set down in Very Low (Band A) or Low (Band B) income levels and are not eligible for affordable living concessions. Applicants who fall into this category will be charged full market rent if accepted.

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