# **Social Housing Eligibility**



Public and community housing is not emergency accommodation. If you are homeless or at risk of becoming homeless, there are other services that can help you. Public and community housing is rental accommodation provided primarily to vulnerable low income households who are unable to maintain other forms of accommodation. You can register for public or community housing if you are eligible.

#### Housing need categories

Most providers give priority to households with the highest housing needs. Households with highest needs are offered housing ahead of other households.

**Category 1** - People in urgent need of housing that have long term barriers to accessing or maintaining private housing options

**Category 2** - People who are not currently in urgent housing need but have long term barriers to accessing or maintaining private housing options or those who meet the needs test

Category 3 - People who don't have urgent housing needs or long term barriers to other housing options

#### Other options

If you have a moderate or lower housing need, you may not be offered housing because public and community housing is limited. You may want to consider other types of housing assistance that could be available to you now. This includes help paying a bond or affordable home ownership. You can find more information about other housing assistance through the Housing Services Finder.

If you register your interest in community housing, you will be automatically considered for properties under the National Rental Affordability Scheme (NRAS). More information about the scheme is available on the Australian government website

#### **Eligibility**

Everyone on your registration of interest form must:

- live in South Australia
- not own or partly own a home
- meet the income and asset eligibility limits or have a need that cannot be met by private rental accommodation.

To be eligible for Aboriginal housing you must also confirm you are of Aboriginal or Torres Strait Islander descent.

Additional criteria may also apply if you are registering interest in community housing.

You can ask for special circumstances to be taken into consideration if you don't meet the criteria. A housing needs assessment will be undertaken.

You are not eligible for public housing if you have previously been excluded from public housing due to disruptive behaviour.

If you have a debt with Housing SA, you must make an arrangement to repay it and keep the arrangement before you can be offered public housing.

#### **Independent Income**

An independent income is a regular income paid directly to you and is the minimum amount of income you can have to be considered for:

- public or Aboriginal housing
- help paying bond or rent.

It can include, but isn't limited to:

- payments from Centrelink or similar, for example Veterans' Affairs
- a wage or salary for full time, part-time, or casual work
- · investment income
- interest paid directly to you.

Your income must be at least equal to Centrelink's maximum youth allowance payment for a single person not living at their parent's home.

#### Multiple household groups

If your household has more than one household group - eg a couple with a child and an elderly parent who is financially independent, both households must meet the basic eligibility criteria or have needs or special circumstances.

#### Before you start

- Get copies of proof of income and identity for everyone on your registration of interest form aged 16 and over
- Identify the areas and types of houses you would be prepared to live in
- If you are registering interest in housing set aside for Aboriginal and Torres Strait Islander people, you must complete the confirmation of Aboriginal or Torres Strait Islander descent form
- Complete a permission to release information form if you want to give permission to a third party eg child, partner, doctor, to speak to Housing SA about your registration on your behalf.
- If you have special circumstances which you want to be considered, include evidence of this.
- If you are registering interest in community housing only, you can identify your preferred community housing provider. It will become your primary contact organisation for all enquiries relating to your registration. Once registered with your primary contact organisation, other community housing providers with houses in areas you have identified may also contact you.

#### To register:

- Contact your preferred community housing provider to discuss your needs and to get help completing a
  registration of interest form. (Forms for community housing only are only available directly from community
  housing providers. To register for public and community housing see the section above).
- Return your signed form and supporting documents to your chosen community housing provider.

#### What happens next

Your registration will be assessed and you will receive a letter telling you if your registration has been accepted or not. You may be asked to an interview to assess your need. Households with highest needs are offered housing ahead of other households. You may not be offered a place to live if you have a moderate or lower housing need so you may want to consider other types of housing assistance available to you in that case. You can find more information about other housing on the Housing Services Finder.

#### Managing your registration

Properties only become available when the current tenants move out. It's not possible to predict:

- when this will happen
- what house types are available
- the area the house is located.

#### Updating your details or cancelling your registration

It's important that you let your primary contact organisation know if your personal or household circumstances change or you want to change or cancel your registration. Your primary contact organisation is the organisation you registered with – either Housing SA or a community housing provider.

For public and community housing registrations, complete a change of circumstances form if:

- your address or other contact details change
- you have legally changed your name
- you want to remove someone from or add someone to your household
- there are changes to your income
- you want to change the type of housing or the area you have nominated
- you want to cancel a housing registration.

Lodge the form, along with any supporting documents, to your primary contact organisation.

#### If you are removed from someone else's registration

If you are removed from someone else's registration - eg due to separation - you can register under your own name and ask for consideration of the time your name was listed on the other registration. Discuss your situation with your primary contact organisation.

See over for current Income and Asset Limits https://www.housing.sa.gov.au/about-us/policies/income-and-asset-limits

### Income limits effective as of 17/04/2025

Household type	Maximum weekly income before tax	Maximum annual income before tax	
1 adult	\$868.64	\$45,169.28	
1 adult, 1 child	\$1,061.67	\$55,206.84	
1 adult, 2 children	\$1,254.70	\$65,244.40	
2 adults	\$1,351.22	\$70,263.44	
2 adults, 1 child	\$1,544.25	\$80,301.00	
2 adults, 2 children	\$1,737.28	\$90,338.56	

The maximum weekly and annual income before tax for each household type.

The income limits increase by:

- \$482.58 per week for each additional adult
- · \$193.03 per week for each additional child.

An adult is someone aged 18 and over. A child is someone aged 17 or younger unless they have an independent income. Someone aged 17 or younger with an independent income is treated as an adult.

## Asset limits for public and community housing

Household type	Maximum asset value	
1 adult	\$56,600	
2 adults	\$72,200	

#### Assets can include:

- cash lodged with a financial institution
- real estate such as vacant land
- shares, bonds and investments
- household and personal effects
- cars, boats and motorhomes
- any debts currently owed to you
- overseas assets converted to Australian dollars.

Superannuation is not assessed as an asset until it's withdrawn or accessed.

Housing SA or a community housing provider may request proof of an asset at any time, for example statement from financial institution.

# Income limits for help paying bond or rent and the Emergency Accommodation Program

Household type	Maximum weekly income before tax	Maximum annual income before tax	Maximum weekly income before tax for Low income earners
Single person	\$1,254.70	\$65,244.14	\$878.29
Single person with 1 child	\$1,640.76	\$85,319.26	\$1,148.53
Single person with 2 children	\$1,833.79	\$95,356.82	\$1,283.65
Single person with 3 children	\$2,026.82	\$105,394.38	\$1,418.77
Single person with 4 or more children	\$2,316.36	\$120,450.72	\$1,621.45
Couple	\$1,640.76	\$85,319.26	\$1,148.53
Couple with 1 child	\$1,833.79	\$95,356.82	\$1,283.65
Couple with 2 children	\$2,026.82	\$105,394.38	\$1,418.77
Couple with 3 children	\$2,316.36	\$120,450.72	\$1,621.45
Couple with 4 or more children	\$2,605.91	\$135,507.06	\$1,824.13

The maximum weekly and annual income before tax for each household type.

## Cash asset limits for help paying bond or rent

Cash asset limits for help paying bond or rent

Maximum cash asset value \$72,200

Cash assets are any money or funds readily available to you. It can include:

- · cash in the bank
- · term deposit
- shares
- savings