



Community Housing Eligibility Policy

1 Purpose

The Community Housing Eligibility Policy (CHEP), formerly the Community Housing Income and Assets Limits (CHIAL), sets out the criteria to be applied by Community Housing Organisations (CHOs), often referred to as Community Housing Providers, in determining initial and ongoing income, asset and general eligibility requirements for Applicants/ co-Applicants and Tenants/ co-Tenants.

2 Scope

The CHEP applies:

- To CHOs that have a legal agreement with the Housing Authority (operating within the Department of Housing and Works) to provide **Social Housing** (Band A) and/ or **Affordable Rental Housing** (Band B), and **Transitional Accommodation**;
- Where the Housing Authority has a financial/ interest in Dwelling/s within a CHO portfolio;
- **Affordable Rental Housing** (Band B) projects delivered in partnership between the State Government and CHOs; and
- **Community Disability Housing Program** (CDHP). For further information, please refer to the [Community Housing Disability Program Policy](#) and [Community Housing Disability Program Guidelines](#).

The CHEP may also be utilised where a CHO provides Social Housing and/or Affordable Rental Housing programs within their portfolio, as defined by the Housing Authority.

3 Community Housing Eligibility Guidelines

The [Community Housing Eligibility Guidelines](#) provides CHOs with guidance when applying the CHEP.

4 General Eligibility

- a. Applicant/ co-Applicant and Tenant/ co-Tenant must be 16 years of age or older.
- b. Applicant/ co-Applicant and partner must be residents of Western Australia.
- c. Applicant/ co-Applicant must provide an address in Western Australia for the purpose of receiving correspondence.
- d. Applicant/ co-Applicant, Tenant/ co-Tenant and partner must remain eligible:
 - i. at the point of Application, unless awaiting permanent residency (PR) or citizenship;

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- ii. whilst on a waitlist, unless awaiting PR or citizenship;
 - iii. at the point of Allocation; and
 - iv. throughout the duration of their tenancy.
- e. CHOs must review Applicant/ co-Applicant/ Tenant/ co-Tenant eligibility regularly, unless the Applicant/ co-Applicant is listed on the Joint Wait List (JWL), where the Housing Authority will then assess the ongoing eligibility up until Allocation. Upon Allocation of Applicant/ co-Applicant, CHOs 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:
 - 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.

5 Australian Citizenship and Permanent Residency Eligibility

- a. Applicant/ co-Applicant and partner living in other states of Australia, or in other countries, are not eligible to apply for housing assistance, regardless of future intention to live in Western Australia.
- b. 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.
- c. New Zealand Applicants who hold a 'protected' Special Category Visa (SCV) and arrived in Australia prior to February 26, 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).
- d. 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.

6 Asset Eligibility

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

- a. Tenant/ co-Tenant, Applicant/ co-Applicant or partner cash asset limits are set out in Table 1 and/ or 2 (section 6.1 and 6.2).

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- b. 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.
- c. Assets are not assessed for householders unless they form part of the Application or Tenancy.

6.1 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 Table 1 (below).

Table 1: Social Housing Asset Eligibility Limits

Household Type	Cash Asset Limit
Single	\$ 38,400.00
Couples	\$ 63,800.00
Seniors 60+ (Single or Couples)	\$ 80,000.00
People with Disabilities	\$ 100,000.00

6.2 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 Table 2 (below).
- b. CHOs must use the Centrelink Asset Test rules when determining which assets are assessed for Affordable Rental Housing.

Table 2: Affordable Rental Housing Asset Eligibility Limits

Household Type	Cash Asset Limit
Single	\$ 332,000.00
Partnered (combined)	\$ 412,500.00
Couple but separated due to illness	\$ 412,500.00

7 Income Eligibility

- a. CHOs should calculate income eligibility for an Application under Social Housing (Band A) settings initially. If not eligible, CHOs should 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, the CHO must 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 the CHO must include the **combined gross** assessable income of the household.

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- 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 purposes 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 or 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 a waitlist, but must have an income that meets the Housing Authority's eligibility criteria when turn has been reached for assistance.

7.1 Assessable Income - Eligibility

When assessing income types used to determine eligibility, CHOs must apply the following:

Table 3: Types of Assessable Income – Eligibility

Types of Assessable Income – Eligibility	
Wages/ Salary/ Income received by an employee	Regular wages or a salary will be assessed over a 12-week period if wage slips are presented as proof of income. Most applicants complete the Employer Income Verification Statement.
Income derived from a business if applicant is self-employed	Applicants are required to provide their Notice of Assessment for the previous financial year
Centrelink or Department of Veteran's Affairs Benefits, Austudy/ Abstudy payments	Any benefit or allowance that is counted by the Centrelink or Department of Veterans' Affairs in assessing a benefit (see <i>Services Australia - Centrelink</i>)
Overtime	Where overtime is known or can be confirmed to be a standard part of the employment package
Interest 'deemed' on money in non-interest-bearing accounts	Interest will be calculated on the rate received, above \$8,250 for singles, and \$15,000 for couples
Dividends on shares/ investments	
Additional Family Tax Benefit A	Calculated at 10% (Basic exempt)
Additional Family Tax Benefit B	Calculated at 5%
Child maintenance payments	Calculated at 20% when payments are regular. Discretion may be exercised where it can be proved that maintenance payments are not regular.
Fringe Benefit Tax	A fringe benefit received as part of earned income but not as a wage or salary.
Overseas income	Excludes child maintenance payments.
Salary Sacrificed Superannuation	Salary sacrificed amounts (including superannuation contributions) will be included in the gross assessable income.
Compensable Income	Minus care costs for applicants with a disability (compensation).

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7.1.1 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 listed in Table 4 (below):

Table 4: Social Housing Income Eligibility Limits (September 2025)

Metro / South West								
Number of People in Household	Income Limit				Disability Income Limit			
	Single Income		Dual Income		Single Income		Dual Income	
	Weekly	Annual	Weekly	Annual	Weekly	Annual	Weekly	Annual
1	\$540	\$28,170			\$675	\$35,213		
2	\$690	\$35,995	\$814	\$42,464	\$863	\$45,020	\$1,018	\$53,106
3	\$805	\$41,994	\$934	\$48,724	\$1,007	\$53,532	\$1,168	\$60,931
4	\$925	\$48,254	\$1,074	\$56,027	\$1,157	\$60,357	\$1,343	\$70,060
North West / Remote								
Number of People in Household	Income Limit				Disability Income Limit			
	Single Income		Dual Income		Single Income		Dual Income	
	Weekly	Annual	Weekly	Annual	Weekly	Annual	Weekly	Annual
1	\$756	\$39,438			\$945	\$49,298		
2	\$966	\$50,393	\$1,140	\$59,470	\$1,209	\$63,070	\$1,426	\$74,390
3	\$1,127	\$58,792	\$1,308	\$68,234	\$1,410	\$73,555	\$1,636	\$85,345
4	\$1,295	\$67,556	\$1,504	\$78,459	\$1,620	\$84,510	\$1,881	\$98,126
Additional Limits Per Person								
Additional Household Member	Income Limit				Disability Income Limit			
	Weekly		Annual		Weekly		Annual	
	\$115		\$6,000		\$145		\$7,565	

Band A income limits are based on weekly assessable income. Annualised figures (using a 313/6 multiplier) are provided for general information purposes only.

7.1.2 Affordable Rental Housing Income Eligibility

- Where an Applicant/ co-Applicant, Tenant/ co-Tenant and partner has been tested and is not eligible for Social Housing, CHOs should then apply Affordable Rental Housing eligibility settings (Band B), see 7.1.2 Part C.
- Where there is a change in Tenant income resulting in them becoming ineligible for Social Housing, CHOs may transition a Tenant to Affordable Rental Housing and apply the appropriate eligibility settings.
- To be eligible for Affordable Rental Housing, the combined annual gross assessable income of the household must be within Affordable Rental Housing income eligibility limits listed in Table 5 (below):

Table 5: Affordable Rental Housing Income Eligibility Limits – gross annual income (2025/26 NRAS year only)

Metro / South West				
Household Type	Income Limit		Disability Income Limit	
	Weekly	Annual	Weekly	Annual
Single person	\$1,204	\$62,794	\$1,505	\$76,653
Two adults / couple	\$1,664	\$86,818	\$2,080	\$108,523
Sole parent / 1 child	\$1,665	\$86,878	\$2,082	\$108,598
Sole parent / 2 children	\$2,065	\$107,710	\$2,581	\$134,638
Couple / 1 child	\$2,064	\$107,650	\$2,579	\$134,563
Couple / 2 children	\$2,463	\$128,482	\$3,079	\$160,603

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Northwest / Remote				
Household Type	Income Limit		Disability Income Limit	
	Weekly	Annual	Weekly	Annual
Single person	\$1,505	\$78,493	\$1,881	\$98,117
Two adults / couple	\$2,080	\$108,523	\$2,600	\$135,748
Sole parent / 1 child	\$2,082	\$108,598	\$2,602	\$135,748
Sole parent / 2 children	\$2,581	\$134,638	\$3,226	\$168,298
Couple / 1 child	\$2,579	\$134,563	\$3,224	\$168,204
Couple / 2 children	\$3,079	\$160,603	\$3,848	\$200,754
Additional Limits Per Person				
Metro / South West				
Additional Household Member	Income Limit		Disability Income Limit	
	Weekly	Annual	Weekly	Annual
Each additional adult	\$461	\$24,024	\$576	\$30,030
Each additional child	\$399	\$20,832	\$499	\$26,040
Northwest / Remote				
Additional Household Member	Income Limit		Disability Income Limit	
	Weekly	Annual	Weekly	Annual
Each additional adult	\$576	\$30,030	\$720	\$37,538
Each additional child	\$499	\$26,040	\$624	\$32,550

8 Discretionary Decision Making

CHOs have 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.

9 Definitions

For definitions of terms used when applying the CHEP, refer to the [Community Housing Policy Definitions](#).

10 Legal and Policy Framework

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

Legal Framework	Policy Framework
<i>Residential Tenancies Act (1987)</i>	Community Housing Rent Setting Policy
<i>Housing Act (1980)</i>	Community Housing Allocations Policy
Community Housing Agreements	Targeted Affordable Rental Housing Policy

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11 Document Control

Publication date	September 2025
Review date	January 2026
Owner	Housing Policy and Development
Custodian	Strategic Housing and Asset Policy, Planning and Business Development

12 Amendments

Version	Date	Author	Description
15.0	September 2025	Executive Director, Strategic Housing and Asset Policy, Planning and Business Development	Band A income eligibility limits increased in line with public housing income eligibility limits (September 2025).
14.0	July 2025	Housing Policy and Planning / Social Housing Policy and Reform Team	Update of Community Housing Income and Assets Limit Policy 2009. Renamed Community Housing Eligibility Policy (CHEP). This was informed by extensive engagement with the sector through the Community Housing Partnership Steering Group in 2024-25.
13.0	May 2025	Executive Director, Strategic Housing and Asset Policy, Planning and Business Development	Band B income eligibility limits increased in line with NRAS indexation.
12.0	March 2025	Executive Director, Strategy, Planning and Policy	Band A income eligibility limits increased in line with public housing income eligibility limits (March 2025).
11.0	September 2024	Executive Director, Strategy, Planning and Policy	Band A income eligibility limits increased in line with public housing income eligibility limits (September 2024).
10.0	March 2024	Executive Director, Strategy, Planning and Policy	Band A income eligibility limits increased in line with public housing income eligibility limits (March 2024)
9.0	Sept 2023	Executive Director, Strategy, Planning and Policy	Band A income eligibility limits increased in line with public housing income eligibility limits (September 2023).

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Version	Date	Author	Description
8.0	May 2023	Executive Director, Strategy, Planning and Policy	Band B income eligibility limits increased in line with NRAS indexation (2023/2024).
7.0	March 2023	Executive Director, Strategy, Planning and Policy	Band A income eligibility limits increased in line with public housing income eligibility limits (March 2023).
6.0	Jan 2023	Acting Executive Director, Strategic Planning and Policy	1. Band A limits increased in line with public housing (March 2022) 2. Band B limits increased in line with NRAS indexation (2022/23).
5.0	March 2020	Assistant Director General, Policy and Service Design	1. Band A limits increased in line with public housing 2. Band B limits increased to 2019/20 NRAS limits and future indexations incorporated by reference. 3. Department of Communities template used and references to the Department of Communities included where appropriate.
4.0	June 2013	Director Social and Affordable Housing System	1. Band A weekly to annual / Band B annual to weekly conversion rate updated to improve accuracy; 2. Band B income limits updated; 3. Band B asset limits updated; 4. Amended references to source data; Formatting changed.
3.0	May 2012	Director Social and Affordable Housing System	1. Band A weekly to annual / Band B annual to weekly conversion rate updated to improve accuracy; 2. Band B income limits updated; 3. Asset policy intent clarification; Formatting changed.
2.0	Aug 2011	Director Social and Affordable Housing System	1. Band B income limits updated; 2. Band B asset limits updated.
1.0	Sept 2009	Director Social and Affordable Housing System	Policy prepared to establish income and asset eligibility limits for community housing.