

Housing Allowance – Fact sheet for young people



Through the Home Stretch WA program, young people may be eligible to access financial support towards living arrangements from the age of 18 until 21.

What is Housing Allowance?

Funding that helps you afford to pay your rent (or other housing costs) while you are engaged in Home Stretch WA.

The funding won't affect your Centrelink payment or tax, and you can still access the full Rent Assistance payment too.



What kind of living arrangements can be supported?

Any arrangement which is safe, stable and affordable. This could include private rental, shared housing, student housing, bed-sitting, and board and lodging arrangements.

There must be a lease, contract or housing agreement in place between you and the landlord. The landlord must agree to the conditions of the Housing Allowance. The landlord or person who will receive the payment cannot be the family member or guardian that was part of your child protection case.



How does it work and how do I apply?

The transition coach will support you to complete a Housing Allowance application and have it approved by your Home Stretch WA service provider and the Department of Communities.

If approved, the money is then paid by the Department directly to your landlord every fortnight for up to a 12-month period. You can re-apply at the end of the period.

If you leave your housing earlier, the Housing Allowance payments will cease. If you change housing, you can re-apply.

How much is the Housing Allowance?

Housing Allowance is funding paid directly to the landlord to make your housing option more affordable. It's about helping you afford suitable accommodation without having to pay the full amount.

The maximum payment amount you can claim will depend on how long you have been accessing financial support through Home Stretch WA to help with your housing (this includes if you have claimed the Staying On Subsidy).

The amount you can claim will reduce each year while you are engaged in the program. Your transition coach will help you work out your income and other benefits you can access like Rent Assistance or ABSTUDY. Together you would then work out how much allowance you might need so that you end up paying no more than 30 per cent of your income on housing costs.

How much Housing Allowance should I apply for?

Applying for the Housing Allowance is about helping you understand and take charge of your money. That means as part of applying, your transition coach will help you figure out how much Housing Allowance you might need based on two things:

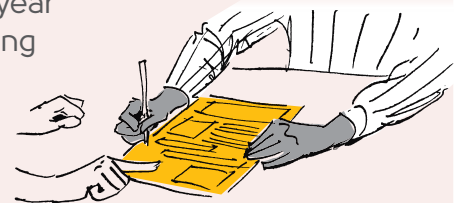
- how much the living arrangement costs
- how much you can afford to pay.

In general, you shouldn't pay more than 30 per cent of your income towards housing costs. A simple way to calculate how much Housing Allowance you need is to use the simple formula below

Housing Allowance amount = Total Housing Costs - 30% of your Total Income

- **Total Housing Costs includes** rent, utilities, and any board/lodging benefits and supports
- **Total Income includes** Centrelink payments and Rent Assistance, wages (average over six weeks)

The maximum rate you can apply for is fixed and will reduce each year you have access to a Home Stretch WA Housing Allowance or Staying On Subsidy. If the Housing Allowance you need is under the maximum rate, then it can stay at the same amount, but you will still need to re-apply each year.



What if I'm receiving extra supports in my living arrangement?

We want you to build your connections with people and places that are important to you. Finding a place to live with people who care about you should always be something to explore with your transition coach.

The Housing Allowance can be used to pay almost anyone who is able to offer you a safe and stable living arrangement. These living arrangements sometimes offer a lot more than just a roof over your head.

If you are getting things like food, local transport, entertainment, bills and toiletries paid

for by the people or family you are living with (or going to live with), then those costs should be factored into your **Total Housing Costs**.

It can be uncomfortable talking about money with people you care about, but it's an important part of Home Stretch WA to help young people take charge of their lives.

The best approach is to sit down together with your Home Stretch WA service provider and talk openly about how much the people you are living with might need to help cover their costs.

What do I have to do to continue to have this support?

There are a few conditions to ensure you can continue to be supported by the Housing Allowance. These include:

- You live in the arrangement most of the time – it's your main place of residence
- You talk with your transition coach regularly – in person, or by phone
- You agree to a check-in meeting at the living arrangement at least every three months to make sure everything is going well
- You pay your rent and meet your tenancy or housing responsibilities
- Your landlord meets their tenancy or housing responsibilities
- You agree to allowing your landlord and Home Stretch WA service provider talk to each other if necessary.



What if I don't know where I'm going to live yet?

You can complete the Housing Allowance application in parts. This will help if you are looking for a place and want to know how much Housing Allowance you might expect for different options.

The first part [Part A] is working out your Housing Pathway Plan and your budget. Then identify how much Housing Allowance (fortnightly amount) you would need access to so you can afford the options you are looking for in your plan.



Your transition coach can then get this amount approved, and together you can find a suitable living arrangement.

Once you have the option, you will take the rest of the application to the landlord and get them to complete their section along with the lease agreement or other contract. Your transition coach will help you with this step.

Once the application is completed and signed, your transition coach can submit it for final approval and payment.

How is it determined that the living arrangement is -

Safe?



- You are living somewhere that isn't going to cause you harm, either from the people you live with or the environment you are living in.
- You have a plan to manage and respond to any risks or concerns.
- You can lock your door, and all your property is still going to be there when you get home.

Stable?

- There's a lease agreement, a boarding agreement, or a Home Stretch WA Living Arrangement Agreement in place.
- It's somewhere you can stay for more than three months.
- You have your own space and free access to where you are living.
- The people living there aren't constantly changing and the risk of you losing your housing because of someone else is low or you can manage it well.
- You can meet your responsibilities and won't be setting yourself up to fail.

Affordable?



- The property doesn't cost more than you can afford based on your income, and you will manage if there are some small increases to rent or you reduce your income temporarily.
- Other people aren't relying on you to pay their rent or housing costs too.
- You will be ready for when the Housing Allowance is reduced after the first 12 months.

What if I think a decision is unfair or wrong?

You have a right to voice any concerns about your Home Stretch WA experience. Your voice, thoughts and feelings are valid and valued.

Like any decision made by a Home Stretch WA service provider, you can question it. The first step would be to talk with your transition coach or ask to speak to the coordinator or manager of the service you are being supported by.

Each service provider will have its own internal complaints and appeals process, should you wish to lodge a formal complaint. They must keep you updated on the progress of your complaint and any reason for delays.

If you can't talk with your service provider or don't receive the appropriate help, you can talk with any Department of Communities Child Protection District Office. This can be any department staff you trust or feel comfortable with. Together you can work on a plan on how to get the right support to empower you to choose what help looks like. They can help you to discuss your concerns with the service provider.

