Bellorana
Limited

RFBI Group Policy Scope (Scope Policy)

1. Purpose

The purpose of the Scope Policy is to establish that all policies within the Royal Freemasons' Benevolent Institution Group ("the Group") apply across all entities within the Group. This ensures consistency, alignment with the Group's strategic objectives, and adherence to legal and regulatory
requirements across the entire group.

2. Scope

The Scope Policy covers all policies within the Group, including but not limited to those related to governance, risk management, compliance, finance, human resources, operations, and information technology. The scope extends to:

- All companies (Royal Freemasons' Benevolent Institution, RFBI Concord Community Village & Bellorana Limited) within the Group.
- All employees, officers, directors, contractors, and other stakeholders who are governed by the Group's policies.

3. Applicability

All policies within the Group are applicable to every entity within the Group.

4. Policy Review

Review to this policy will be conducted from time to time, for example when legislative changes occur that require such review, or at scheduled review dates.

5. Authority

This policy is authorised under delegation by:

Frank Price

Chief Executive Office

Affordable Housing Allocations Policy

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1. Policy Statement

The Purpose of this Policy is to provide clear guidance on how Royal Freemasons' Benevolent Institution (RFBI) or its managing housing provider partner allocates its vacant affordable rental housing stock to applicants and transferring tenants, and how offers of housing are made and managed.

2. Scope

This Policy applies to all RFBI staff with delegated authorities within the Affordable Housing Program. The Board of RFBI has oversight of this Policy. Applicants and tenants of the RFBI Affordable Housing Program are the primary focus of the Policy.

3. Policy

RFBI manages a portfolio of affordable housing rental properties and maintains its own affordable housing waiting list for applicants. Unless there is a funding agreement or requirement to direct allocations otherwise, RFBI will generally allocate affordable housing opportunities to applicants according to their relative priority for housing, their position on the waitlist and the appropriateness of the available property to meet household needs. Specific targets for allocations of vacant properties may be established based on the purpose of the housing, the need to promote sustainable communities of tenants and for operational viability objectives.

4. Allocation Practice

Allocations are made using fair, transparent and equitable processes to match the housing opportunities to the needs of its applicants and tenants. As far as possible, applicants are given the opportunity to make informed choices about any offer of housing. All applicants and tenants are treated with dignity and respect.

Allocation decisions for vacant affordable rental housing properties are made according to the following priorities:

4.1. The targeting of any housing development to a specific cohort of people will be reflected in the initial short listing of any applicants. Each development will target a specific cohort. This will be communicated to all applicants.

4.2. The available property type should meet the needs of the household on the RFBI waiting list or transfer list.

4.3. Applicants that meet the affordable housing tenancy eligibility requirements and are currently on the social housing register are given first priority.

4.4. For operational reasons, transfer applicants from the RFBI waiting list will be given the next priority.

4.5. Applicants or tenants whose need for housing cannot be met in the short to medium term are given higher priority than wait turn applicants.

4.6. Wait turn allocations are prioritised in date order, with those waiting longest being given a higher priority.

RFBI has discretion to award additional priority to any applicant; based on exceptional need.

RFBI will create a shortlist of applicants from the affordable housing waitlist based on the above criteria, so that a decision on the highest priority applicant to be offered the allocation can occur.

Other factors:

- Operational viability objectives may influence allocation decisions for affordable housing, as rent income should be sufficient to meet all operating costs of the affordable housing project.
- Community building and sustainability of tenancies within a multi-unit site is an important consideration; including the need to support the peace and enjoyment of existing tenants in a unit complex.
- Reductions in concentrations of tenants with a history of anti-social behaviour, where this impacts on other tenants, is a component of the allocation strategy for both applicants and transferring tenants. Applicants will grant RFBI permission to review the tenant's past rental history and seek clarification from tenancy managers.

All offers of housing and allocations are confidential and maintain the privacy of the applicant or tenant. Decisions made concerning allocations and offers of housing can be appealed.

5. Matching property to the applicant

- **Specific requests for housing type** – eg ground floor; location specific; accessible housing. Applicants or transferring tenants will need to provide documentary evidence to support specific accommodation needs. If suitable stock is not available in the RFBI portfolio, longer wait times may result; or the option to transfer to another provider or to apply in the private rental market will be offered.
- **Bedroom entitlements** – some applicants may request additional bedrooms – for example if there is a live in carer or storage is needed for specialist disability equipment. These requests will be considered on a case-by-case basis, depending on the size of stock available in the RFBI vacant

portfolio. In general, single people will be entitled to a studio apartment or one bedroom housing.

- **Carers** – as tenant's needs change, a live-in carer may be required to enable the tenant to remain living sustainably in an RFBI property. Documented medical evidence of the tenant's need for a live-in carer will be required and the appropriateness of the property for the tenant and carer will be further assessed. Tenants may have to transfer out of the property if it is not suitable for this use. Carers must be in receipt of a Carer Payment or Carer's Allowance, and the Carer must be aged 18 years or older. Carers have no independent tenancy rights after the lease terminates. (Refer to **RFBI Affordable Housing Tenancy Management Policy**)

6. Offers of housing

An offer of housing comprises an applicant or transferring tenant being accompanied to the vacant property for inspection. The targeting of any housing development to a specific cohort of people will be reflected in the initial short listing of any applicants. Each development will target a specific cohort. This will be communicated to all applicants.

6.1. Pre offer check

Before an offer is made, the applicant's status will be rechecked to see if anything has changed in their household including their relative need and requirement for housing, and their current eligibility for housing assistance. (See **RFBI Affordable Housing Eligibility Policy**). More detailed information may be sought from the applicant at this time to assist in this process.

6.2. Offer timeframes

The applicant with the highest priority from the RFBI shortlist for allocation will be invited to inspect the vacant property. This offer will include the address, being accompanied to inspect the property; along with information about the property type and size. A statement of rent and water charges payable and any bond requirements will also be provided.

The applicant is generally given three (3) days to inspect the property, unless there are exceptional circumstances. Once inspected, the applicant must provide an acceptance or rejection of the property within 48 hours. If accepted then the applicant must sign the Tenancy Agreement prior to moving in.

If the property offer is accepted, the incoming tenant must sign the *Residential Tenancy Agreement* with RFBI within seven (7) days. If exceptional circumstances exist, this period can be extended to 14 days.

6.3. Reasonable offers

If the offer of housing is considered reasonable; but is rejected for a sufficient reason; another suitable offer of housing may be made. Only two reasonable offers of housing will be made to each applicant. If both offers are rejected, the applicant's name will be removed from the RFBI waiting list, and the application closed.

A reasonable offer of housing takes into account the household requirements known to RFBI during the application assessment and pre offer process.

6.4. Withdrawal of an offer of housing

RFBI may withdraw an offer of housing in the following circumstances:

- The applicant's eligibility status and past rental history cannot be confirmed as part of the pre- offer check.
- The applicant's status changes between the date of offer and the date the lease is signed.
- The offer is unsuitable due to medical needs.
- There is a substantiated threat to the applicant's safety at that location.
- The applicant is unable to view the property due to circumstances outside their control.

This offer, if withdrawn, is not counted as a reasonable offer.

7. Social Housing eligible households

RFBI may allocate an affordable housing property to a social housing waitlisted applicant. An invitation to an applicant to apply for an affordable housing property does not currently constitute an offer of social housing. At the time of offer it will be confirmed if it may affect their status on the NSW Housing Register.

However, if an applicant on the NSW Housing Register accepts an offer of a tenancy in an affordable housing property, they will be regarded as suitably housed and will be removed from the NSW Housing Register. RFBI will notify a Housing Pathways provider so that this change of status can be entered on the NSW Housing Register.

RFBI will clearly communicate to social housing applicants the differences between social and affordable housing when they receive an offer of RFBI affordable housing; including how their status on the NSW Housing Register will change if the offer of affordable housing is accepted.

8. Transfers of tenancies

Due to changing circumstances, a tenant may request a transfer to an alternate dwelling within the RFBI portfolio. RFBI may need to relocate a tenant in circumstances where major maintenance is required or for other operational reasons. Transfers of tenancies can be initiated by a tenant or the RFBI.

If the tenant wants to transfer to a location or property type which is not available within the RFBI portfolio, the tenant will be encouraged to approach a Housing Pathways community housing provider to check their eligibility to be placed on the Housing Pathways transfer list. The tenant may also be encouraged to seek a more suitable property from the private rental market.

8.1. Tenant choice to end a tenancy:

Existing RFBI tenants can apply for a transfer if they remain eligible for RFBI housing, have maintained a satisfactory tenancy record, can demonstrate that their current property is unsuitable, and that a transfer is needed on the following grounds:

- Under or over occupancy
- Disability access requirements
- Domestic or family violence, tenant or household member at risk (depending on the circumstances).
- Evidence of a medical condition which must be managed in a different property or location
- Employment which is permanent requiring the person to relocate
- Compassionate grounds – a person needs to move closer to family or support
- Hardship or inability to meet the required rent.

RFBI can allocate an alternate housing opportunity better suited to the needs of the transferring tenant if one becomes available in its portfolio. One or two reasonable offers of housing will be made to approved transfer applicants, depending on operational availability. The tenant seeking a transfer must complete a transfer application form and, depending on the reasons for the transfer, may be requested to provide additional evidence to demonstrate their need for a transfer.

RFBI will advise the tenant if their transfer has been approved within 4 weeks of receiving the request. The approval to transfer will mean that the tenant is placed on the transfer waiting list, until a suitable property can be found within the RFBI portfolio.

8.2. RFBI Initiated transfers

RFBI may need to transfer a tenant out of one of its properties for operational or tenancy management reasons.

RFBI will allocate an alternate property to the tenant, or may assist with relocation, if a management transfer is required. Rents for the household to be transferred will be reassessed at the time of transfer. For management transfers, a subsidised head leased property may be provided as a transfer option on an interim basis if there are no immediate housing solutions within the RFBI portfolio.

9. Record keeping for allocations

Information about all RFBI housing offers made, accepted and rejected, and allocation decisions are maintained by RFBI in its tenant and applicant information files.

All RFBI tenant and applicant records are confidential and kept secure from unauthorised use. This information is not released to a third party without prior written consent from the affected person.

The privacy of information about applicants and tenants of RFBI is managed consistently with the *Privacy and Personal Information Protection Act 1998 (NSW).*

10. Appealing affordable housing allocation decisions

Applicants have the right to appeal any decisions made by RFBI concerning their offer or allocation of housing. If an appeal is lodged, RFBI conducts first-tier reviews of the decision made by its staff member. If the person appealing the decision is not happy with the outcome of the first-tier appeal, a second-tier review of the decision can be sought. See **RFBI Affordable Housing Appeals Policy.**

Related Policies and Legislation

- RFBI Affordable Housing Eligibility Policy
- RFBI Affordable Housing Rent Policy
- RFBI Affordable Housing Tenancy Management Policy
- RFBI Affordable Housing Appeals Policy
- NSW Affordable Housing Ministerial Guidelines
- NSW Residential Tenancies Act (2010)
- Housing Act 2001 (NSW)
- Privacy and Personal Information Protection Act 1998 (NSW)

Policy Review

Review of this policy and procedures will be conducted from time to time, for example when legislative changes occur that require such review, or at scheduled review dates.

Authority

This policy is authorised under delegation by: **Frank Price Chief Executive Officer**