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 Eligibility 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) establishes eligibility and manages its waitlist for applicants and tenants for its affordable housing units.

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 owns and arranges management of a portfolio of affordable housing rental units to benefit people who are experiencing housing stress. To ensure the allocation of these units to tenants reflects our commitment to equity, fairness and consistency of process, RFBI has developed a range of Policies to guide our housing managers, applicants and tenants.

The Affordable Housing Eligibility Policy outlines the general eligibility criteria that apply to all affordable housing units under management, and some specific criteria that apply for particular homes or unit complexes.

The application of these eligibility criteria aims to:

- respond to needs of the communities where the affordable housing properties are located
- build strong and sustainable communities of tenants
- value diversity and welcome inclusion of applicants from all backgrounds
- utilise equitable, fair and responsive principles for assessing eligibility of applicants
- ensure that the privacy of applicants and the confidentiality of their information is protected
- optimise the viability of the RFBI affordable housing program by responding to the needs of households within a range of income categories
- ensure consistency with the NSW Affordable Housing Ministerial Guidelines.

The Policy also describes the RFBI approach to ensuring equity of access for applicants by promoting its Affordable Housing Program and the associated eligibility criteria through relevant local networks.

4. Eligibility criteria

Initial Expressions of Interest for housing opportunities can be submitted to the RFBI, followed by a more detailed application process, to determine if applicants meet the following eligibility criteria:

a) **Identity** must be established

b) Applicants must be **a resident of NSW, and a citizen or have permanent residency in Australia**

c) Age

In general, applicants must be 18 years of age or older. Specific criteria may apply for some units in specified locations.

d) Housing need

Applicants must be in housing need and unable to resolve this need in the medium or long term without assistance. Demonstration of housing need may include living in unaffordable or unsuitable housing; needing to relocate for employment or family reasons. Demonstrated eligibility for social housing through an active status on the NSW Social Housing Register will also confirm housing need. Documentary evidence of housing need will be required. Additional documented evidence of need may be required if a higher priority response to housing need due to individual circumstances is required.

e) Be able to sustain a successful tenancy without support, or with appropriate support in place.

f) Income and financial criteria

- Applicants who demonstrate their current income eligibility for social housing will be given priority.
- Maximum household income eligibility limits apply, consistent with the NSW Affordable Housing Ministerial Guidelines (limits reviewed and published annually). Minimum income eligibility limits do not apply.
- Applicants must NOT own assets or properties which could reasonably be expected to solve their housing need.
- Applicants must provide a rental history that demonstrates that any prior tenancy related debt owing to any other housing provider is being managed and repaid within an appropriate agreement.

g) Specific criteria

For some units of housing specific additional eligibility criteria will apply.

- Specific criteria apply for the Bellorana Watson Street units in Bellingen where applicants and tenants are required to be single, female and aged 55 years or older and at risk of homelessness.

- Location factors including a connection to the local area will be considered for the Bellorana units.
- For specific affordable housing projects, funding agreements with terms of reference, with Government funding partners, may also apply additional specific criteria.
- RFBI may establish and will publish any specific eligibility criteria relating to rental properties under management when Expressions of Interest are being promoted for potential applicants.

5. RFBI Expression of Interest for Affordable Housing Eligibility

- RFBI promotes the availability of affordable rental housing opportunities and *the Expression of Interest* process for housing through its local networks, and providing information on its website.
- Potential applicants must complete an *Expression of Interest for Housing* form which is available online, or from through local community organisations.
- *Expression of Interest* forms received will be acknowledged.
- When properties are available for occupation, RFBI will forward to suitable potential applicants a specific *Application* to be returned in full.
- Additional information may be requested from applicants, who meet the criteria for specific properties, to enable finalisation of eligibility assessment. Applicants requested to provide additional information or supporting documents must do so within two weeks of receipt of the RFBI request.
- Following the receipt of all information, RFBI will carry out an assessment. RFBI will advise the applicant if their eligible status has been approved and the applicant's status on the RFBI Affordable Housing waitlist. The date of the *Application* being approved will be recorded so that offers of housing being made to approved applicants on a wait turn basis will reflect this status.
- Once waitlisting is confirmed, the applicant must advise RFBI if their circumstances change at any time so that eligibility to remain on the waitlist can be checked. If the applicant's circumstances indicate that they are no longer eligible, the application will be closed and the applicant's name will be removed from the waitlist. If this occurs, advice will be provided to the applicant by email or post. The applicant can apply for reinstatement and a more detailed assessment can be undertaken.

6. Affordable Housing Waitlist management

- Approved applicants on the RFBI Affordable Housing waitlist are listed with reference to their approval date, the type of housing needed, income profiles, social housing eligibility, and any priority status.
- Priority status for applicants can be considered, if evidence is provided about one or more of the following:
    - The applicant's current home is in bad condition, or is making a medical condition worse.
    - The applicant is at risk of harm if they remain in their current location. E.g. domestic and family violence
    - The applicant is homeless or about to lose their home.
    - Their current housing is unaffordable.
- Evidence needed to obtain priority status for these reasons may include:
    - Statement from a Real Estate agent or housing provider concerning the condition or adequacy of your home or your housing status.
    - Statement from a Doctor or case manager concerning health issues, or from the Police in the case of threats of violence.
    - Income statements.
- If RFBI does not have a suitable applicant on its waitlist, it may contact a Housing Pathways provider to obtain shortlists of eligible applicants from the NSW Common Housing Register. RFBI will establish a Local Service Agreement with a Housing Pathways provider for this purpose.

7. Ongoing eligibility

RFBI will periodically review the eligibility of its tenants and applicants for continued housing assistance through RFBI. This process is conducted through a periodic waiting list review and annual rent reviews and when specific situations arise, for example, if a tenant's circumstances have changed, or a tenant is applying for a transfer into a different RFBI property.

The RFBI Affordable Housing Rent Policy provides further details about the rent review process, where up to date income documents are requested from each tenant periodically. In some circumstances, where eligibility for the relevant housing program is no longer confirmed, the issue of a Notice to vacate; or the application of market rent charges; or the refusal of a transfer request may be the result.

Periodic waiting list reviews are conducted by RFBI for its affordable housing portfolio to confirm the applicant's current housing and eligibility status and to update household details, including any household Income movements. These reviews may be conducted on an as needs basis to facilitate property allocation decisions.

If any tenant is having difficulty paying the rent fortnightly; or paying non-rent accounts issued periodically; the tenant should contact RFBI staff so that suitable repayment arrangements can be negotiated.

8. Record keeping for applicants

Records are maintained with relevant documentation submitted and issued for each individual applicant on the RFBI Affordable Housing waitlist. This information is private and protected as confidential, and held in a secure, efficient tenancy and applicant management system. If an applicant is allocated housing with RFBI, their information is moved into the tenancy management system.

The RFBI Affordable Housing wait list records are held securely and are reviewed periodically to ensure accuracy and to record any changes of circumstances. The wait list records each applicant's approval date, the type of housing needed and any priority status.

9. Appealing eligibility status

Applicants have the right to appeal any decisions made by RFBI concerning their eligibility for housing and any priority eligibility. If an appeal is lodged, RFBI conducts first tier reviews of the decision made by its housing management staff. If necessary, a second-tier review of the decision can be sought, once the first-tier review has been completed. See RFBI Affordable Housing Appeals Policy.

Related Policies and Legislation

- RFBI Affordable Housing Allocation Policy
- RFBI Affordable Housing Rent Policy
- RFBI Affordable Housing Tenancy Management Policy
- RFBI Affordable Housing Appeals Policy
- NSW Affordable Housing Ministerial Guidelines
- 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**