

Practice Hour

Housing Allowance

Home
Stretch
WA

Date:

Thursday 24th August 2023

Name of Facilitators:

Hayley McKenzie & Ben Dancey



Acknowledgement of Country

Home
Stretch
WA



*Ngaala kaaditj Noongar moort
Keyen kaadak nidja boodja*

We respectfully acknowledge the Whadjuk people of the Noongar Nation as the Traditional Custodians of the land we are presenting from today, and all the countries where people are located. We pay our respects to their strength, cultural resilience and the Elders past and present.

Housekeeping & Rules of Engagement

Rules of engagement:

- Safe, secure, confidential space
- De-identify your examples (*including case managers & District offices*)
- Not supervision (*but can be arranged!*)

Teams Etiquette:

- Cameras on
- Mic on mute
- Raise your hand (*virtually or give us a wave!*)
- One person per camera is best



Is everyone ok with it being recorded?

Who is here today?



In 1 minute or less

- What is your name?
- Which agency do you work with?
- What is your role?
- Which country are you tuning in from?

By the end of this session...



- Understand what the Housing Allowance is and how it works.
- Know how to apply the principals to support a young person to access the Housing Allowance.
- Complete Part A of the Housing Allowance Application and understand each step in the process through case study examples.

Next Practice Hour

- Housing Allowance – covering Part B and C – and Living Together Arrangements

Home Stretch WA Model



Young people are at centre of support.
Everyone is treated as an individual



Support or connection is offered in
all areas of life



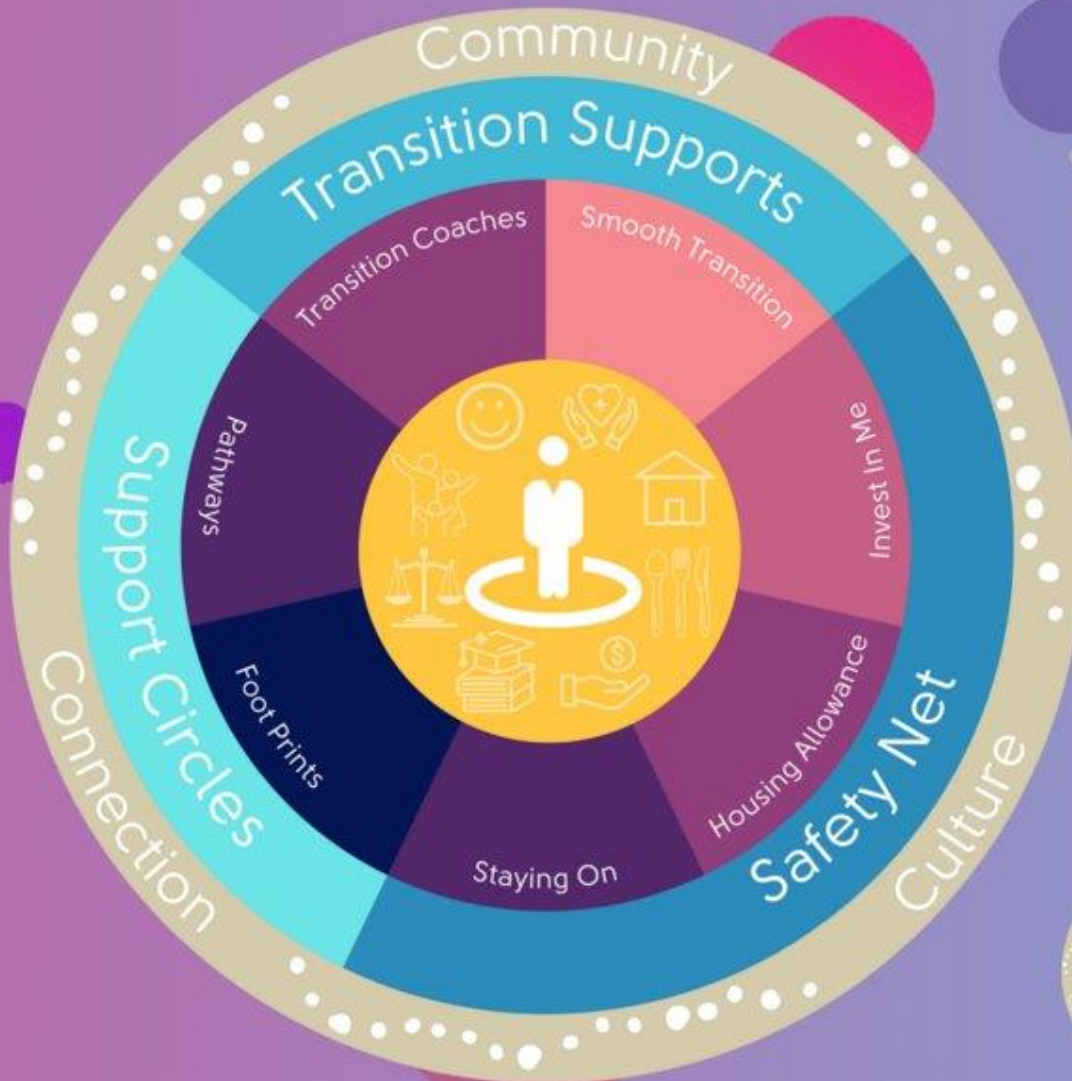
Support is delivered in specific
ways [Practice Approaches] that
work for young people



Home Stretch WA focuses on 3
key elements of support



Home Stretch WA greater purpose is to
connect young people with their
community and culture.



What is the Housing Allowance?

- A fortnightly financial payment that can assist young people to **afford a broader range of living arrangements**.
- The practice balances the offer of financial support with the **expectation of becoming increasingly self-reliant**.
- Encourages young people to build their **confidence, skills and experience in finding and maintaining housing**.



What is the Housing Allowance?

SAFE. STABLE. AFFORDABLE.

PART A – Develop a proposal for a living arrangement

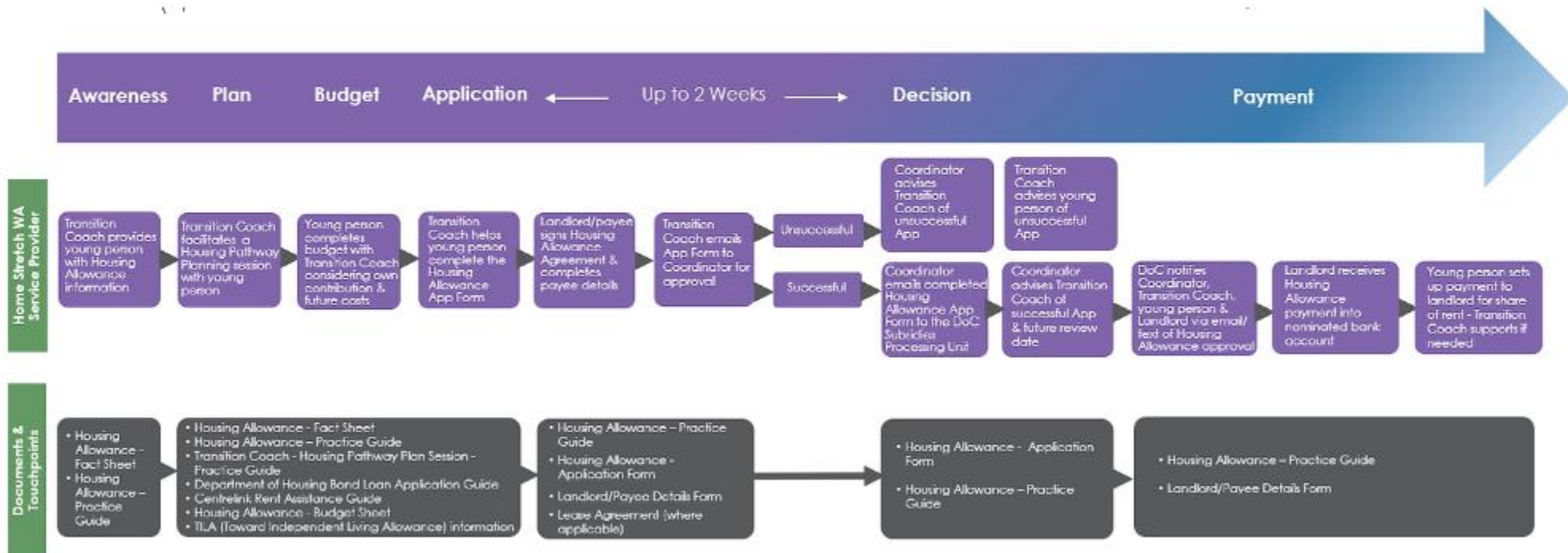
PART B – Agreement with the subsidy recipient

PART C – Finalize and Submit Application



What is the Housing Allowance

Housing Allowance Fund Flow Chart



Limitations of the Housing Allowance

- Is not a substitute for Homelessness Services, social housing or independent living programs.
- Cannot fund Emergency or short-term options (less than 3 months).
- Cannot fund already subsidised housing.
- Cannot be paid to family members who were directly related to the young persons open case with CPFS.
- Cannot not pay young person's housing costs entirely.



Practice Principles



**You are the expert
in your life, you deserve the
freedom and respect to
make your own choices**

Our support is unconditional



**You can make an informed
choice about the support
you receive from Home
Stretch WA**

There are no shocks for you or the important
people in your life



**"Chipping In" is about
young people taking charge**

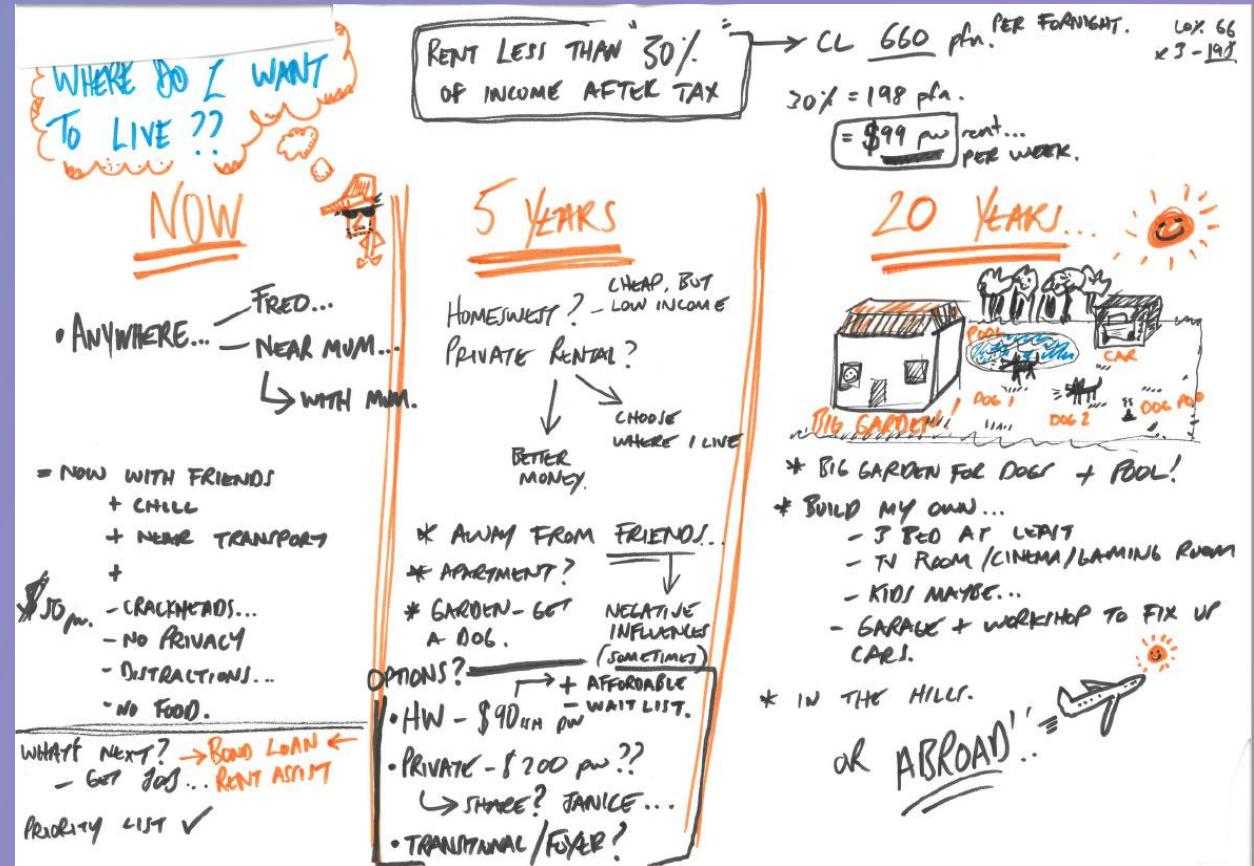
This means that young people are asked to
invest in themselves - building their skills,
knowledge and capacity



**Important moments
& transition points in your
life are acknowledged
& celebrated**

Housing Pathway Example

- Explore current situation, options and future aspirations.
- Think outside the box.
- Pros and cons of different places
- Begin thinking about costs
- Less than 40 minutes – can do it anywhere



Voice of Young People

*Be responsive &
accessible, and
treat us as
individuals*

*Help us learn
how to
become
financially
independent*

*Support us
unconditionally;
failure & bad
choices are
learning
opportunities*

*Focus on
maintaining &
building our
sense of
belonging &
connection to
others*



*Value &
encourage our
independence
by supporting
our decisions
and choices*

Helpful Resources

Housing Pathway Plan Session – Practice Guide

Brief Summary of the session

The Housing Pathway Planning session provides a space for the Transition Coach to support the young person to explore where they would like to live and start preparing all the documents to support their application. Finding a suitable place to live can feel like a daunting task, so it may be helpful to acknowledge the potential feelings of overwhelm, but also reassuring the young person that they will have support (from you) throughout each step of the journey.

What Practice or System Principles are Relevant for the coach?

- "You are the expert in your life, you deserve the freedom and respect to make your own choices"
- A Reliable Source of Support Is Your Right

What is the intended outcome from the session from a young person's perspective?

The Transition Coach will meet with the Young Person to develop a Housing Pathway plan with them. Once the Transition Coach has developed a Housing Pathway Plan with the young person, they should have a clear idea of what housing and accommodation options are available to them. Developing a Housing Pathway Plan with the young person will support the young person to build their knowledge and equip them to make an informed choice about how and where they want to live. It will also provide the young person with practical tools that they can use when applying for Housing, e.g., Tenancy Profile/Rental Resume, Rental Cover Letter, etc.



Finding a Place - Resources

Resource: Session 1 – Topics 3&4

Tenancy Needs and Wants Worksheet

Go through the worksheet to help you determine your tenancy needs and wants.

Aspect	Things to think about	What do you want?
Money	You should not pay more than about one third of your income on rent. If you pay more than this you may find it very difficult to meet other living costs.	How much do you want to pay?
Location	The location of a property affects the rental price. When thinking about location keep in mind access to public transport, access to work and school and access to support such as friends and family.	Where do you want to live?
Sharing	Consider the pros and cons of sharing. Who would you share with: friends or family? What would your criteria be for choosing a house mate?	Are you going to share?
Type of place	Think about what you need in a house, including: <i>Layout and design, garden or courtyard (do not forget you will then have to maintain it), how many bedrooms?</i>	What type of accommodation do you want to live in?
Other Important Issues	Are there other considerations like pets or access to public transport? Is the property suitable to accommodate any disabilities or health issues you might have?	What else is important for you?

Are your needs and wants realistic?

- Can I afford the rent?
- Can I get to work/school when I need to?
- Can I easily see my friends/family/people that support me when I need it?
- Do I have the personal space I need?
- Will I be able to meet the obligations involved (i.e. no pets, or pool maintenance)?
- Can I afford the move in costs (bond, two weeks' rent, and utility connections)?

18

HOME STRETCH HOUSING PATHWAY DISCUSSION GUIDE & CHECKLIST

1. HOUSING OPTIONS

- ☐ Do I know what type of accommodation I can move into?
- ☐ Do I know who I want to live with and where I want to live?
- ☐ Do I know how much I can afford? Have I worked out my budget?
- ☐ Do I know what I need to be prepared for? (Share housing/ own rental/ student accommodation/ transitional accommodation/family)

Resources

- [What type of housing do I want?](#)
- [Brainstorming activity](#)
- [Pros & Cons list](#)
- [Roofs for Youth- Tenancy Needs & Wants Worksheet](#)

2. APPLYING FOR A RENTAL

- ☐ Have I completed a rental portfolio?
- ☐ Do I have all my important documents in a file? (Birth Certificate, Bank statements/ payslips, sample rental portfolio etc.)
- ☐ Do I know where to apply for properties?
- ☐ Do I know how to call the real estate agent?
- ☐ Do I know how to inspect a property?
- ☐ Do I know my legal rights?

Resources

- [Where to find a rental](#)
- [Rental Resume](#)
- [Applying for a rental property](#)
- [Roofs for Youth- Calling a Real Estate Agent](#)
- [Tenancy WA- Inspecting a Property Checklist](#)

3. MOVING OUT AND START UP COSTS

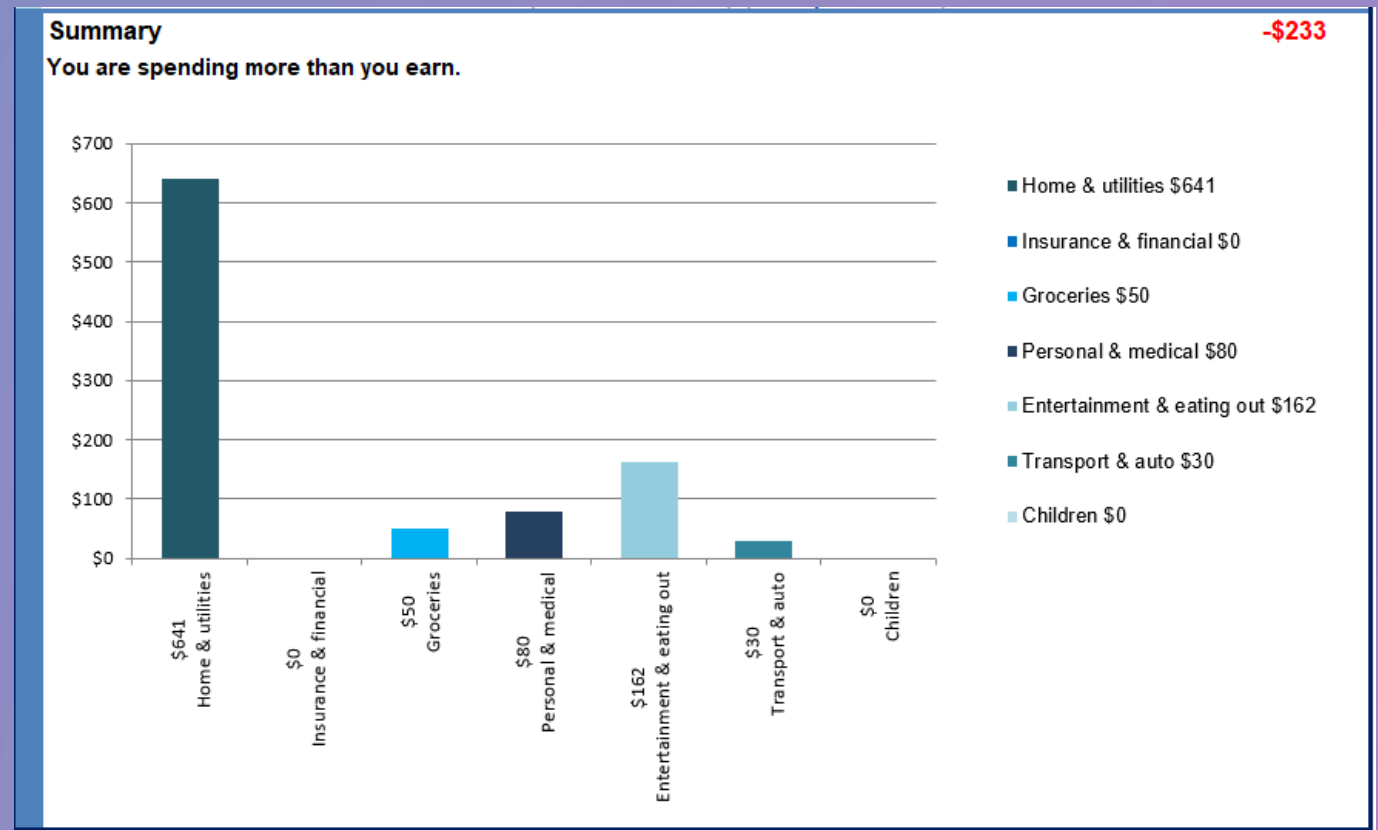
- ☐ Have I worked out what I need when I move out and how much things cost?
- ☐ Do I have a Household Items Checklist?
- ☐ Do I know how I will pay my Bond & 2 weeks rent in advance?
- ☐ Do I know how I will move all my belongings?
- ☐ Do I know how much it will cost for moving?
- ☐ Do I know how much bills cost? (Electricity, Gas, Water, Internet etc.)
- ☐ Have I completed a budget?

Resources

- [How much does it cost?](#)
- [Roofs for Youth- Rental Start Up Costs Worksheet](#)
- [Roofs for Youth- Meeting Set up Costs](#)
- [Roofs for Youth- Budget Template](#)
- [Tenancy WA- Utilities factsheet](#)

Develop a Budget

- Create a detailed budget
- Work out the Housing Allowance payment rate
- Can be completed before a property is identified.



Calculating the Housing Allowance

Housing Allowance = Total Rent – 30% Young Person Income



Affordable housing is generally understood as spending no more than **30%** of total income on housing.

The practice tools and principals from Invest In Me are useful for reflecting on whether the Housing Allowance rate is appropriate.

Calculating the Housing Allowance

- Young person's income should include any Centrelink Payments, Rent Assistance and wages.
- Consider any ongoing debts or expenses that may impact cost of living.



- The practice tools and principals from the Invest In Me are useful for reflecting on whether the Housing Allowance rate is appropriate.

Increasing Costs of Living

Other essential costs related to the living arrangement should also be considered:

Gas

Council rates

Water

Internet

Electricity



Housing Allowance Calculation - Demonstration

[Home Stretch Housing Allowance Calculator Demonstration – YouTube](#)

Housing Allowance Calculator		Housing Allowance = Total Rent Costs - 30% of Total Income	
Private Rental			
Income Source	Fortnight		
Employment [6 - weekly average]	0		
Centrelink	450		
Rent Assistance	97.2		
Total Income	547.2		
Affordable Housing Contribution (30%)	164.16		
Total Rent	620		
Housing Allowance Estimate	455.84		
Your Fortnightly Rent Payment	164.16		



Calculating the Housing Allowance



Where meals, transport or other kinds of supports are offered as part of the living arrangement a Living Together Agreement can be explored.

Housing Allowance =

Total rent + support costs – 30% young person's income

Understanding the value of support costs can be a tricky negotiation.

Assessing safety and stability

Safe and Stable Checklist for the Living Arrangement.



Completed once a property has been identified.

Safe And Stable Housing Checklist

Housing Allowance Payments can only be used to support safe and stable living arrangements. The following checklist must be completed with your transition coach and will help you work out together whether the living arrangement is a good option, and how you will manage any risks or issues with the living arrangement.

Facilities:		Yes	No	Comment/Response
(a)	Is there enough room and space for you to live there?			
(b)	Are there furniture and whitegoods in the property? Are they in a good state?			
(c)	Does the property have adequate access to utilities and services [water, electricity, bathrooms]?			
Repair:		Yes	No	Comment/Response
(a)	Is the property fit for someone to live there?			
(b)	Are there any outstanding repairs that need to be addressed?			
(c)	Is there a clear system for getting things repaired?			

Endorsing Part A

Home Stretch WA - Housing Allowance Application Form

Part A – Proposal Pre-approval by Home Stretch WA Provider

Before completing Part B of the application with a landlord, the Home Stretch WA provider should pre-approve the application. Pre-approval of an application is usually completed by the Home Stretch WA coordinator, or a delegate:

- Familiar with the Home Stretch WA Housing Allowance Practice and Policy
- Not directly involved in the Housing Allowance Application
- Not connected to the Landlord or Payment Recipient in any way that may present a conflict of interest

Key Elements Completed	Housing Pathway Plan <input type="checkbox"/>	Safe and Stable Checklist <input type="checkbox"/>
	Budget <input type="checkbox"/>	Payment Rate <input type="checkbox"/>
The proposed Living Arrangement is safe, <u>stable</u> and affordable.		Yes <input type="checkbox"/> No <input type="checkbox"/>
Will a Living Arrangement Agreement be required?		Yes <input type="checkbox"/> No <input type="checkbox"/>
Reason if declined:		
Name:		Signature: <input type="text"/>
Position:		Date: <input type="text"/>

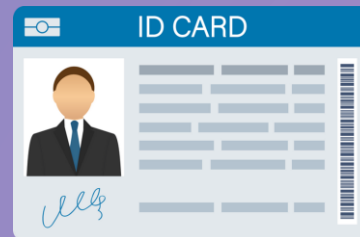


Overview of Part B



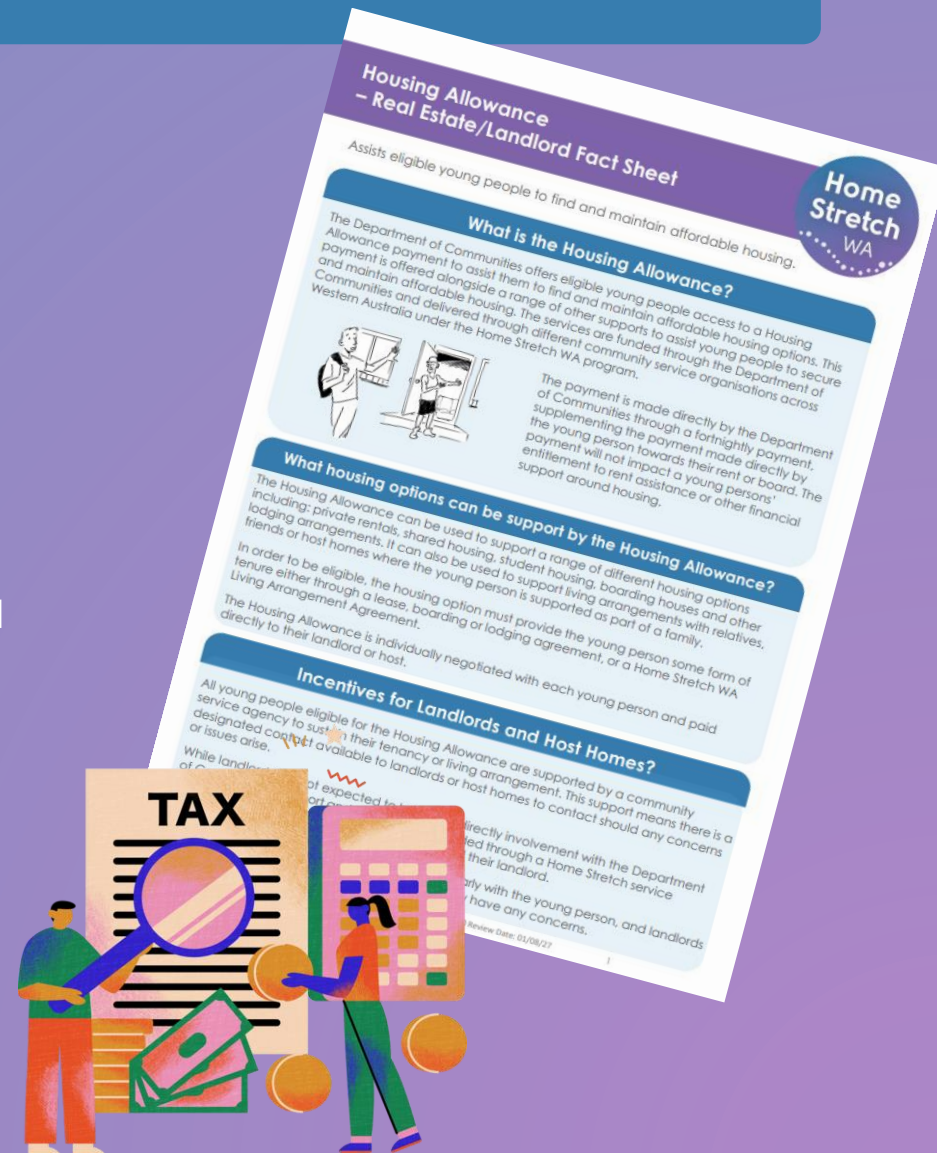
Part B:

- Landlord details
- Payment details
- Proof of identity
- Signed declarations
- Responsibilities of the Landlord
- Responsibilities of the young person



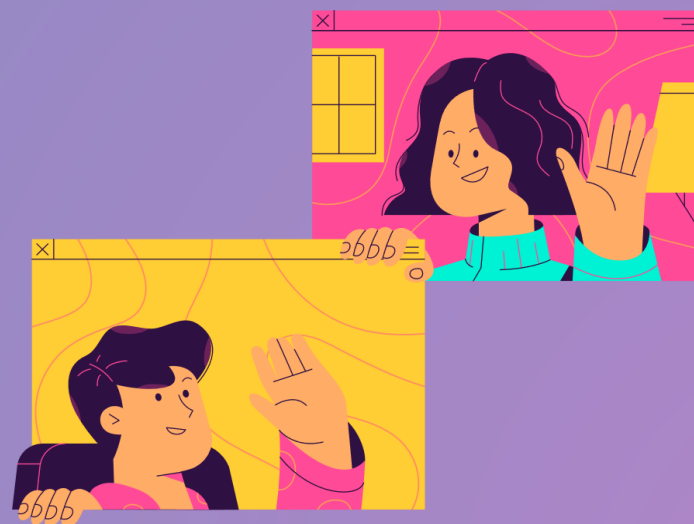
Landlord's Responsibilities

- Housing allowance should be declared to ATO and Services Australia (Centrelink).
- May impact any benefit they receive or their rent.
- Let Communities/Provider know if a young person intends to or leaves the living arrangement.
- Responsible for repayment of any money obtained by fraud, deception and overpayment.



Young Person's Responsibilities

- Stay engaged with their Transition Coach
- All costs and charges related to the property are the responsibility of the young person.



Coaches Responsibilities

- Maintain contact with the young person and continue support and housing pathway planning.
- Conduct an informal review face to face every 3 months for the first 6 months.
- Respond to any concerns raised by the landlord/payment recipient.
- Advocate for the young person and refer to housing support services if required.



Formally Reviewing the Housing Allowance

- Reviewed at least every 12 months.
- Formal review occurs 3 months before the Housing Allowance Ends.
- Must be face to face and requires a visit to the living arrangement – ensure it remains safe, stable & affordable.
- Coach supports young person to complete a **new** application and payment arrangement.
- Payment amount might be staged down depending on the age of the young person:

Age	Current Maximum Rate
18	\$450
19	\$337.50
20	\$225

Questions & Comments?



More Information & Resources



Links to Resources & Documents on the website

[Housing Allowance - Flow Chart](#)

[Housing Allowance - Practice Guideline](#)

[Housing Allowance - Fact Sheet - Young People](#)

[Housing Allowance - Fact Sheet - Landlord](#)

[Housing Allowance - Payment Application Form](#)

[Housing Allowance - Living Together Agreement Template](#)

[Housing Allowance - Budget Sheet Example](#)

[Housing Pathway Plan - Discussion Guide & Check List](#)



www.homestretchwa.org.au



Contact Us



Community of Practice

homestretch@anglicarewa.org.au



Department of Communities

homestretchwa@communities.wa.gov.au



Andy - 0413 207 096

Vanessa - 0447 784 128

Hayley - 0447 784 128

Ben - 0481 144 877

Renae - 0479 067 474

Jess - 0486 041 786

Consultants - 0487 897 991

