Practice Hour Housing Allowance



Date:

Thursday 25th January 2023

Name of Facilitators: Zayd & Laura - Salvation Army



Acknowledgement of Country





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
- One person per camera is best
- Today we are going to hear from the Salvation Army team about each case discussion and then it will be open for all questions and discussions at the end

Is everyone ok with it being recorded?



Who is here today?



In 1 minute or less

- New people introduce themselves
- What is your role?
- Which Provider do you work with?
- Show of hands who has implemented a HA with a young person?

By the end of this session...

You will hear some example case discussions about how Housing Allowance has been used by a Home Stretch WA Provider, and understand the:

- Issues and challenges and
- What has worked well & future options

You will also have an opportunity to discuss the case examples and ask any questions to clarify your understanding



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



Case Example 1

Previous Housing Status

- YP was in a foster placement

Housing Issue

 wanted to move out due to sibling conflict and overcrowding

Housing Options

- to move in with a foster brother

Financial Status

- Applying for youth allowance & working part time
- Agreed to contribute \$100 per fortnight, increase to \$150 once receiving YA

Costs

- calculated as part of the living together agreement
- HA made up the short fall between YP contribution & total support & housing costs

Current Housing Status

- YP and brother are maintaining a good connection,
- YP helps around the house with chores and babysitting
- Remains a safe and secure option

Case Example 1

What are our plans to make it work?

Discuss each topic area that came up and what are your plans are to make it work. This may include a list of who is responsible for what or going through each topic area. Note here the non-negotiables, key house rules and expectations on the young person.

Young Perso

- * continue to clean an mess and help as required.
- * look for employment and education
- & continue to respect curfer, good communication.
- +. continue to have regular contact with HI coach.
- * review capacity to chip in once regular income in received (waiting a C/L payments)
- x chep in when possible.

Landlord/Family

- to continue to preside sale have/home for
- * provide food, pay all utilities,
- so pravide internet
- a provide transport as required
- a provide emotional support as required

Finances – It can be difficult to talk about money, but to be eligible for a Housing Allowance, a young person must contribute to costs. How much does it cost for the young person to live in the arrangement? What costs and bills are included?

Explore things like food, and transport, and contributing and being part of family activities. What costs are not included?

\$200 PF food Khaps whiten-\$80. \$50 fuel. tolethickpersonal.

internet - 580 - incl subscription

How much will the young person pay? When will they pay?

& unable to chip in at present as no payments.

\$100 pf once controllarance beguns

How long will this arrangement be for? What happens if the young person wants to leave, or can't continue to stay here for other reasons?

How much notice will be needed from the young person? How much notice will be needed from the Landlord/Head Tenant. If the young person leaves, will others still be able to maintain the Housing?

can be lay term, they will communicate any

What do we do if we have any issues?

Discuss what each party is going to do: if they are not happy with the agreement; someone is not meeting their side of the agreement; and if there are any issues. This may need a discussion with other household members.

that together and have homedinetch supports

How do we end the agreement?

List what the young person and carer or family members agree to should one person want to end the agreement; include how much notice is needed.

no notice period regid



Home Stretch WA - Housing Allowance Application Form

Average Income	Weekly		Fortnightly	
Employment (¿wk Average)		\$	\$120. Cmax as cas	
Centrelink			480 . (waiting too	
Rent Assistance				
Other Income		-	-	
Total		9	6600	
Total Costs	Fortnightly	Young Person's Contribution	Other Source of Payment	
Rent/Board	\$150	\$100 pf.	when payment s	
Utilities - Electricity - Gas - Water - Internet	\$460 (see LTA for breokdaun)		to \$150.	
Other Ongoing Costs				
Total	\$610.	D12		

For most independent living arrangements, the following formula should be used: Housing Allowance = Total Rent – 30% Young Person Income (Incl. Rent Assistance)

For living arrangements where meats, transport or support is offered as part of the living arrangement, the Allowance payment rate should consider these costs:

Housing Allowance = Total Rent + Support/Living Costs — 30% Young Person Income

 Total Rent
 ♣
 Support Costs
 ■ 30% of Income
 Proposed Pro



Case Example 1- Discussion

What worked well?

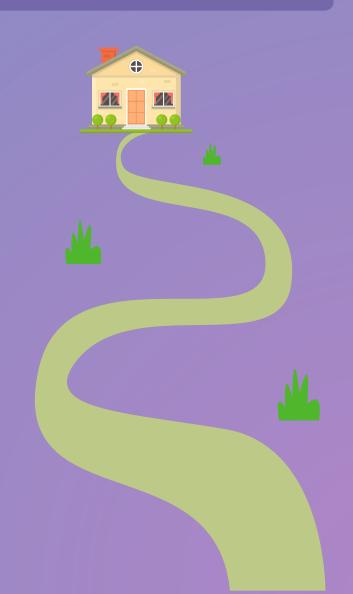
- Easy engagement
- Supportive placement
- No bond/start date issues

What was a Challenge?

Working out support costs

Our Learnings... Next Steps

 Setting up support cost baselines



Case Example 2



Previous Housing Status

2 HS participants were living in ILP together

Housing Options

- opportunity came up for a private rental through real estate, supported by Salvos
- 12 month lease was offered

Support Provided

 coaches supported with budgeting and setting up house expectations and boundaries

Financial Status

- Both were receiving youth allowance

Costs

- HA was calculated using budgeting sheet and using 30% of income as the maximum
- To work out the rate of HA, we calculated (the rent \$550 + utilities \$135) \$685 YP contribution of \$198, shortfall of \$487 so maximum HA was approved

Current Housing Status

- 6 months into the agreement and the tenants are doing excellently
- No issues with real estate, both working part time locally and building an excellent rental history

Case Example 2



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Home Stretch WA - Housing Allowance Application Form

Average Income	Week	ly	Fortnightly	
Employment (6wk Average)				
Centrelink			562.80	
Rent Assistance			97.20	
Other Income				
Total			660.00.	
Total Costs	Fortnightly	Young Person's Contribution	Other Source of Payment	
Rent/Board	\$550.	\$ 100		
Utilities - Electricity - Gas - Water - Internet	75 25 35, tbc.	\$135.	_	
Other Ongoing Costs Total	685	235		
Calculating the Housing A The Housing Allowance pr Housing should costs 30% For most independent livin Housing Allowance = Tota For living arrangements wi	ovides a or less of your income g arrangements, the foll I Rent – 30% Young Perso	owing formula should on Income (Incl. Rent support is offered as p	Assistance) part of the living	
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Case Example 2 - Discussion

What worked well?

- Coaches and SOF worked together
- Estate agent is supportive
- Payment has been consistent

What was a Challenge?

- Backpay and delay in starting
- Anxiety around sharing of info with real estate

Our Learnings... Next Steps

- Have part one completed ASAP and with coaches
- Use LTA even if a lease is in place



Case Example 3

Previous Housing Status

 YP was living with friend's mother who lived in a rental property

Housing Issue

- YP had been living there for approx. 12 months before turning 18 and CPFS supported the placement with vouchers, but had not assessed or approved her as a carer and therefore the placement was deemed as an 'unendorsed' placement (which meant "carer" was not eligible for the SOA Subsidy)
- Coach then experienced difficulties with YP spending extended periods of time away from the home and his indecision about whether he would go back or not. Eventually the Subsidy was cancelled due to YP not returning on a regular basis



Costs

- 30% of young person's income was \$210 per fortnight
- Cost of housing and supports was \$495 including utilities, internet, food, personal hygiene items and fuel and \$150 towards the rent
- Total housing costs were \$645 pf, minus young person's \$210, HA was paid at \$435pf

Case Example 3

Finances – It can be difficult to talk about money, but to be eligible for a Housing Allowance, a young person must contribute to costs. How much does it cost for the young person to live in the arrangement? What costs and bills are included?

Explore things like food, and transport, and contributing and being part of family activities. What costs are not included?

in support costs including; Bills/Utilities, Rent, internet How much will the young person pays When will they pays Streaming Services \$ \$150 per fortmight

\$150 per fortnight pay \$120 per month for his phone bill).

How long will this arrangement be for? What happens if the young person wants to leave, or can't continue to stay here for other reasons?

How much notice will be needed from the young person? How much notice will be needed from the Landlord/Head Tenant. If the young person leaves, will others still be able to maintain the Housing?

Up until 21 as long as required No set notice

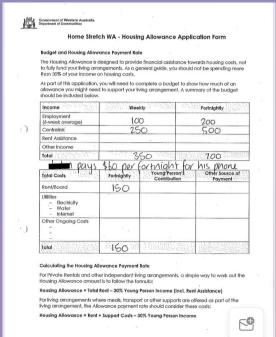
What do we do if we have any issues?

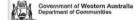
Discuss what each party is going to do: if they are not happy with the agreement; someone is not meeting their side of the agreement; and if there are any issues. This may need a discussion with other household members.

- Clear Communication - Speak to Laura (SOA) and TC Jess

How do we end the agreement?

List what the young person and carer or family members agree to should one person want to end the agreement; include how much notice is needed.





Home Stretch WA - Housing Allowance Application Form

Total Rent	Support Costs	30% of Income	Proposed Housing Allowance
150	495)	210	435

Case Example 3 - Discussion

What worked well?

- The carer was keen to support YP and provide a stable home for him
- It gave opportunity for coach and SOF to engage with the family

What was a Challenge?

- Working out support costs
- This recipient was receiving Centrelink income so information about reporting the payment had to be fully discussed
- Confusion over SO/HA payment

Our Learnings... Next Steps

 Application form was amended to reflect responsibility of reporting



Reflections & Learnings - Strengths

- Creating opportunities for young people to have safe and secure accommodation while building their independence
- Building relationships with local estate agents
- Part one is a good tool to open discussions with the young people



Reflections & Learnings - Challenges



- Housing options often come up quickly, application takes time
- Backpay/rent in advance
- Bond can be an issue to fund as not always eligible for Bond assistance
- Declaring income impact on payments

Group Discussion Points

- Support costs- how have others calculated?
- Possible housing options we previously had discussions with local caravan park re static homes, how can we develop these connections, what other options could there be?
- Impact on payments going forward will this be a barrier for people accessing HA, particularly those landlords receiving single parent or pension pensions
- Living together agreement I have found this really easy and a good way to have clear communication – what do others think?



Questions & Comments?



More Information & Resources



Links to Resources & Documents on the website

Practice Hours

Housing Allowance Practice Hour Part 1- link
Housing Allowance Practice Hour Part 2- link

Resources

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
Renae - 0479 067 474
Julia - 0486 041 786



Case Example 4

YP was living in her Auntie's house, sharing with her cousin and paying rent to her Aunty.

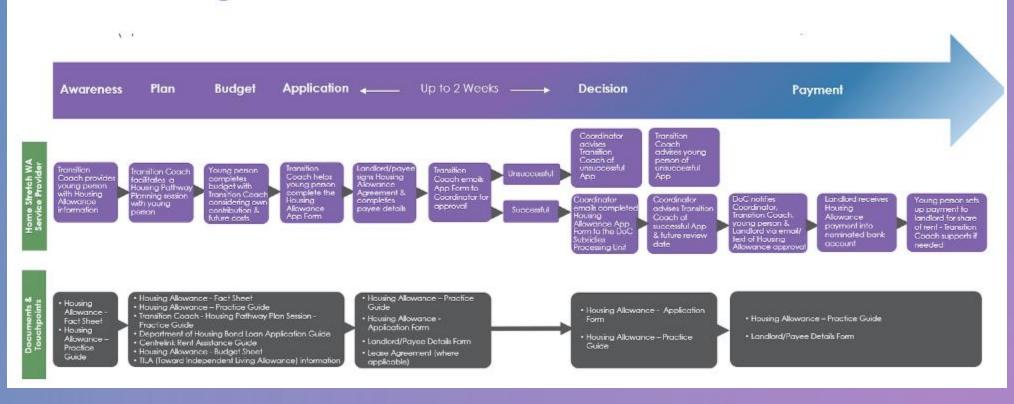
- YP had recently relocated to Perth from Albany as she wanted to enrol into Uni.
- The placement broke down and she left the placement in late August.
- With support from her coach she has since reapplied for housing allowance as she has found another affordable accommodation option and recently moved in.

Challenges:

 Coach experienced difficulties with getting an exact date from YP as to when she had left the placement (this information needed to be provided to the HS Services Team to determine if there was an overpayment of the allowance).

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



"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



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

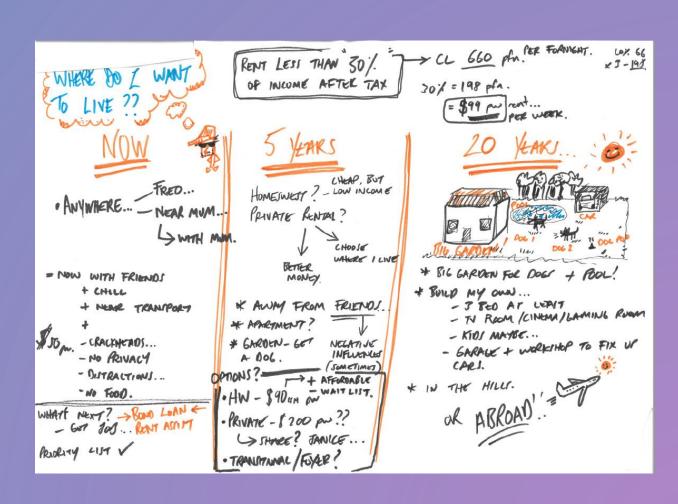
There are no shocks for you or the important people in your life



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

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

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.a. 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: Layout and design, garden or courtyard (do not forget you will then have to maintain it), how many bedrooms?	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)?

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/famiily)

Resources

- Brainstorming activity
- > Pros & Cons list
- Roofs for Youth-Tenancy Needs & Wants Worksheet

2. APPLYING FOR A RENTAL

- □ Have I completed a rental portfolio?
- $\hfill \Box$ 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
- 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

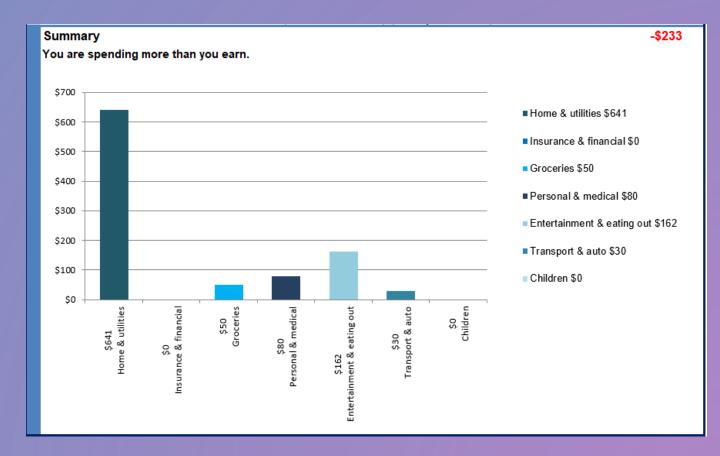
- ☐ Have I worked out what I need when I move out and how much things cost?
- ☐ Do I have a Household Items Checklist?
- ☐ Do I know how I will pay my Bond & 2 weeks rent in advance?
- ☐ Do I know how I will move all my belongings?
- ☐ Do I know how much it will cost for moving?
- ☐ Do I know how much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

☐ Have I completed a budget?

- ➢ 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:

Internet

Council rates Water

Electricity

Housing Allowance Calculation - Demonstration

<u>Home Stretch Housing Allowance Calculator Demonstration – YouTube</u>

Housing Allowance Calculator	ing Allowance Calculator Housing Allowance = Total Rent Costs - 30% of Total Incor				
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 Fornightly Rent Payment	164.16				
			6		

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:				
Rep	air:	Yes	No	Comment/Response
(a)	Is the property fit for someone to live there?	Yes	No	Comment/Response
-	Is the property fit for someone to live	Yes	No	Comment/Response

Endorsing Part A

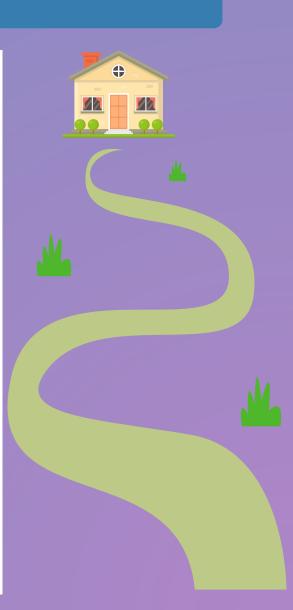
Home Stretch WA - Housing Allowance Application Form

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 <u>delegate</u>:

- 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	Housing Pathway Plan		Safe and Stable	Checklist	
Completed	Budget		Payment F	Rate	
The proposed Living Arro	ingement is safe, <u>stable</u> an	d aff	ordable.	Yes 🗌	No 🗌
Will a Living Arrangemer	nt Agreement be required?			Yes 🗌	No 🗌
Reason if declined:					
Name:		Sig	nature:		
Position:		Da	te:		



Overview of Part B

Part B:

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

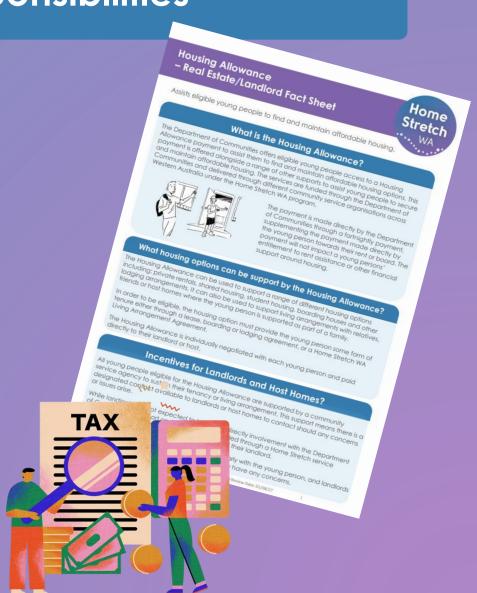






Landlord's Responsibilities

- 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