

## **Practice Note**

# How to access affordable housing in Victoria

Affordable housing is supplied via the housing associations in Victoria. If you receive a pension, you may be eligible to apply for affordable housing.

Affordable housing refers to rent being no more than 30% of your gross income.

You must be registered on the Victorian Housing Register and, generally be in receipt of a pension or on a low income to access affordable housing. The housing provider is also likely to require you to obtain CentreLink Rent Assistance.

#### **Step one - registering**

Application is required through Victorian Housing Register (see <a href="https://www.housing.vic.gov.au/victorian-housing-register">https://www.housing.vic.gov.au/victorian-housing-register</a> ).

You also need to be registered on MYGOV. (see <a href="https://www.servicesaustralia.gov.au/about-mygov">https://www.servicesaustralia.gov.au/about-mygov</a>)

- Logon to MYGOV
- Scroll down 'to Housing'
- A code will be sent to your phone to use for the next step
- Verify who you are or create a MYGOV account. You will be directed to the Victorian Housing Register page, which is where you start the application process.
- You will be asked a series of questions, including your income, assets and employment. This application may take up to 60 minutes to complete. You can save and/or edit on each page.

There is a video to assist you at this stage, if needed)

Once you have applied, record the reference generated and the time and date of application. The housing provider will need these.



### Step two – apply for housing

Once you are successfully registered the Victorian Housing Register, accommodation may become available to you through Community Housing Limited (<u>https://chl.org.au</u>), HousingFirst (see <u>https://www.housingfirst.org.au</u>) or any of the other housing providers or associations.

While it may take some time for your application to be processed, some housing providers are able to fast track an application if you provide them with the reference generated, the date and time of application.

MICH has a good relationship with HousingFirst and MICH member are notified of opportunities.

You will need to apply for the particular accommodation through the provider. The provider will also require paperwork.

The information and documents they require are (copies are normally acceptable):

- CRN Number (Centrelink Reference Number).
- Recent bank statement (to show how much money you have in the bank).
- Documents to satisfy the '100 Points Test'. That is a passport or birth certificate or drivers' licence or 'Proof of Age'.
- Your Medicare card.
- Centrelink Consent Authority (this allows the Housing Provider to cross check with Centrelink about your personal details including income and assets).
- If you are working, you need to provide 13 weeks of continuous payslips.

#### Step three – paying rent and a bond

Once you have been allocated your accommodation you will be required to attend the apartment/ house/ unit for the keys to be handed over and the lease to be signed.

On the sign-up day, the housing provider will require a Bond to be paid. This is typically FOUR weeks rent plus two weeks rent in advance. You will either have to bring cash or a Bank cheque to the meeting for this amount.

Assistance with rent is available through CentreLink Rent Assistance (<u>https://www.servicesaustralia.gov.au/rent-assistance</u>). This can be applied for



via MYGOV or by attending a Centrelink office. Currently Rent Assistance is \$130.20 a fortnight for a single person, whether they are sharing or not.

Centrelink can also provide a Bond loan. This is to be repaid once you move out of the unit.