Leaders
in affordable
housing

ESSENTIAL WORKER HOUSING POLICY

POLICY TYPE	Program Management Policy
APPLICABILITY	**Company** EchoRealty NSW & ACT Limited EchoRealty Vic Limited
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POLICY OWNER	Group General Manager Affordable Housing Services
APPROVED BY	Group Executive Team
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ESSENTIAL WORKER HOUSING POLICY

1. PURPOSE

This policy explains how tenancies will be managed for Essential Worker Affordable Housing properties including the managing of applications and the allocation of properties.

2. DEFINED TERMS

TERM	DEFINITION
Agreed Core Sector	Essential industries such as aged care, health care, education (including early childhood, primary, secondary, tertiary and special needs teachers), emergency services (e.g., ambulance officers and paramedics, fire and emergency service workers), law enforcement (e.g., police) and childcare.
Applicant	The person who makes the formal application for housing assistance.
Eligible Tenant	A person who meets the Eligibility Criteria in this Policy.
Gross Household Income	The gross income of all Household Members.
Household Members	All people living in the home, who must be a partner of or immediate family to the Tenant.
Essential Worker	A person who is employed in an Agreed Core Sector.
Essential Worker Affordable Housing	Accommodation for Essential Workers who cannot afford to pay market rents and still meet basic living costs.
Manager	The Agent and or its employees or representatives, being the property manager engaged to manage and lease the properties on behalf of the Principal.
Principal	The owner of the property.
Tenant	The person who signs the Residential Tenancy Agreement, who must be a Essential Worker.

3. SCOPE

All Essential Worker Affordable Housing properties are managed by the Manager within the criteria set out in this policy for the entities described under Applicability in the details table on Page 1 of this document.

This policy outlines the guidelines for eligibility, allocation, rent setting, eligibility review, rent review and tenure that apply for Essential Worker Affordable Housing.

4. POLICY STATEMENT

Essential Worker Affordable Housing rental properties provide housing that meets the needs of people living within the community and who are on moderate incomes. They are priced so that tenants can afford basic living costs such as food, clothing, transport, medical care and education. All Applicants must meet the eligibility criteria to apply.

5. ELIGIBILITY CRITERIA

To be assessed as eligible for Essential Worker Affordable Housing, Applicants must meet the following criteria. Applicants must:

- be employed as an Essential Worker;
- be able to sustain a successful tenancy;
- meet the Income Eligibility and Asset Eligibility criteria set out below;
- in general, be 18 years of age or older.

Eligibility Criteria is reviewed annually.

6. INCOME ELIGIBILITY

Income Eligibility will be satisfied for an Applicant or Tenant if:

- Applicants or Tenants meet the attached Income Test; and
- Applicants or Tenants can prove that they can afford to pay their rent without falling into housing stress; and
- The majority of the Essential Worker's working hours are spent fulfilling their Essential Worker role; and
- Sufficient documentation is supplied for proof of household income on the request of the Manager.

Consideration may be given to relevant studies being undertaken by the Tenant or Applicant.

Income Eligibility is reviewed annually.

7. ASSET ELIGIBILITY

Applicants should not have substantial assets, such as savings, shares or investments — excluding savings towards the purchase of a home. Applicants cannot own property or land that would satisfy their housing need.

Asset Eligibility is reviewed annually.

8. ALLOCATION OF A PROPERTY

A property is allocated based on the following:

- the Applicant has met all the Eligibility Criteria; and
- the Applicant agrees to the proposed lease terms and conditions.

9. WAITING LIST

Prospective tenants can register their interest for upcoming or future vacancies, however there is no waiting list.

10. VACANT PROPERTIES

Properties will be advertised in appropriate media outlets detailing information about any available Essential Worker Affordable properties and the Eligibility Criteria.

11. TENURE

Properties will be offered on a fixed term tenancy. Leases will be reviewed annually to ensure continued eligibility.

12. RENT

Rent for Essential Worker Affordable Housing properties will be set at 80% of the market rent. The market rent will be reviewed annually. A notice period of 3 months will be provided for any rental increase.

13. BOND

Tenants are required to pay four weeks rent at the subsidised rental rate as a bond at the commencement of tenancy.

14. ONGOING ELIGIBILITY

To remain eligible for a Essential Worker Affordable Housing property or a rental subsidy, Tenants must continue to meet all relevant Eligibility Criteria.

Existing Essential Worker Households are permitted to earn up to 10% above the maximum applicable income limit before they become ineligible. In circumstances where short term arrangements such as secondment roles, inconsistent overtime or penalty rates places a household in excess of the threshold, the manager, at its discretion, may deem it reasonable to discount such income for the purposes of the household's income eligibility assessment.

Tenants are required to supply the requested supporting documents to prove their eligibility:

- On the date of the 12-month anniversary of their tenancy commencing;
- Whenever there has been a significant change in earnings or change of Gross Household Income (e.g., employment status or significant change in hours worked); and
- When otherwise reasonably requested by the Manager.

If supporting documents are not provided when required, the rental subsidy will be cancelled and rent will revert to 100% of the market rent. Tenants must promptly notify the Manager of any changes in household circumstances that may affect their eligibility or Gross Household Income.

Tenants are required to maintain their obligations under the Residential Tenancy Agreement throughout the tenancy.

15. WHERE AN ASSESSMENT FINDS A TENANT NO LONGER ELIGIBLE

Where it is found a Tenant is no longer eligible or has failed to demonstrate their continuing eligibility (for example by failing to provide supporting documentation when required), the tenancy may be terminated in accordance with the Residential Tenancies Legislation. The Manager may exercise

leniency on a case-by- case basis, allowing a household up to 6 months from their original lease anniversary date, to find alternative accommodation.

Where it is determined that a tenant is no longer eligible, the Manager may alternatively, and at its discretion, offer a lease extension to an ineligible tenant at the full market rent. In this case, a notice period of 3 months will be provided.

16. TRANSFERS AND EXCHANGE

Transfers to other Essential Worker Affordable Housing properties are not permitted. If a Tenant wishes to move to another Essential Worker Affordable Housing property owned by the Principal, they will need to lodge a new application for that property.

Tenants are not permitted to arrange a subsequent tenant to take over their tenancy when they vacate a property. Tenants are not permitted to agree with another tenant to swap properties, including another Essential Worker Affordable Housing tenant.

17. SUCCESSION OF TENANCY

Succession of tenancy is not permitted. If a household member wishes to take over a tenancy or become the named / head tenant they will need to lodge a new application with the Manager - which will be subject to the Eligibility Criteria of a new tenancy.

18. RIGHT OF APPEAL OF ELIGIBILITY ASSESSMENT

If an Applicant or Tenant believes a wrong decision has been made based on a relevant Policy, they should ask the Manager for a formal review of the decision. To do this, the Applicant or Tenant needs to complete an Appeals Form stating why they disagree with the decision. (Please also refer to the EchoRealty Appeals Policy)

This Policy is subject to change from time to time.

19. ANNEXURE 1 - ESSENTIAL WORKER INCOME LIMITS

ESSENTIAL WORKER INCOME LIMITS (2024-2025)

HOUSEHOLD COMPOSITION	ESSENTIAL WORKER INCOME LIMITS (2021-2022)	ONGOING ELIGIBILITY INCOME LIMITS*
Single Adult	$93,555	$102,911
Sole Parent + 1 Child	$121,680	$133,848
Sole Parent + 2 Children	$149,805	$164,786
Sole Parent + 3 Children	$177,930	$195,723
Sole Parent + 4 Children	$206,055	$226,660
Couple (Two Adults)	$140,333	$154,366
Couple + 1 Child	$168,458	$185,304

Couple + 2 Children	$196,583	$216,241
Couple + 3 Children	$224,708	$247,178
Couple + 4 Children	$252,833	$278,166

**Ongoing Eligibility Income Limits apply to annual reviews conducted for existing Essential Worker tenants.*

REVISION HISTORY

DATE REVIEWED	POLICY REVIEWER	KEY CHANGES
01.07.2021	Charlie Souma	Policy adopted
30.09.2025	Charlie Souma	Reviewed