

# Housing Allowance

# Home Stretch

WA

## Practice Guidelines



## Acknowledgements

We acknowledge all of the elders, foster and family carers, residential care programs, biological families and young people who have so generously and courageously contributed their learned and lived expertise in the design and development of the Home Stretch WA's Invest In Me Funding approach.

We acknowledge Aboriginal people as the Traditional Custodians of this land. We pay our respects to their strength, cultural resilience and the Elders past and present.



## How to use this Guide & Contents

The Practice Guidelines has been developed for everyone working and training to implement the Housing Allowance Subsidy in Western Australia as part of the Home Stretch WA program. It provides a simple framework for supporting a young person to secure housing from 18-21.

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## Home Stretch WA Background

Home Stretch WA provides an enhanced support system for young people transitioning from out-of-home care, providing them with additional support and resources from the ages of 18 to 21 years.

The aim is to improve care leavers' access to housing, health, education, training and employment through the provision of practical one-on-one assistance from 18 years to when they turn 21 years of age.

### Safety Net

The right to a visible and viable, secure safety net to ensure access to housing, foster care, health education and life skills

Staying On Agreements  
Housing Subsidy  
Invest In Me Funding

### Transition Support

Flexible, one-to-one support focused on coaching towards interdependence

Smooth Transition  
Transition Coach

### Support Circles

Supporting a young person to establish an enduring network of personal, family and community connections

Support Circle  
Nitja Nop Yorga Ngulla Mia  
Footprint Pathways

**Aboriginal Culture Framework underpins all the core elements**

## What is the Housing Allowance?

Young people can be supported by their Home Stretch WA provider to access a financial payment called the Home Stretch WA Housing Allowance that can assist them to afford a broader range of living arrangements and includes an emphasis on providing young people the skills and supports they need to secure and maintain safe and stable housing.

The housing allowance can support young people to live in shared housing, or to setup living arrangements with relatives, friends or host homes that are not foster care placements. The allowance is a flexible option and is individually negotiated with each young person and paid directly to their landlord.

## How does the Housing Allowance Work?

One of the priority areas of Home Stretch is building a young person's capacity to obtain and maintain safe and stable housing. Transition Coaches will support young people to develop a Housing Pathway Plan in the first 6 months of their work together, regardless of whether they need to access the Housing Allowance during this time.

If a young person needs financial assistance to afford longer term housing options, then they have the option of applying for the Housing Allowance that can help them access affordable housing options.

The practice approach and application process for the Housing Allowance was co-designed with young people during the Home Stretch WA Trial. It is intended to balance the need to manage the financial risks associated with paying a flexible Housing Allowance to an unknown third party, with aligning with the transition coaching principles of Home Stretch WA model. These principles include a focus on empowering young people to make decisions about their own lives and access Home Stretch support as a safety net if things don't work out.

## What is the intended outcome of the Housing Allowance?

Supporting a young person to apply for a Housing Allowance is an opportunity to help them build capacity to plan and budget for their future housing, as well as develop the skills to assess housing options as safe, stable and affordable.

The goal of the Housing Allowance is to support young people towards being able to sustain their own long-term housing, and to provide them financial stability during a transition period in their life when they may be undertaking further study or training towards employment.

The Housing Allowance is not intended as a substitute for Homelessness services for those young people in crisis or requiring higher levels of support to maintain their own housing. It does provide stability and financial support to support young people to maintain safe and stable living arrangements to the age of 21. Home Stretch is focused on supporting young people to be connected and engaged with mainstream support services, and not become dependent on financial supports or resources from specialist child protection.

For young people who might need ongoing support to maintain affordable housing, a Home Stretch WA transition coach should be working to connect young people with relevant housing programs by the time they reach 21.

## Why are we providing the subsidy?

Housing affordability is a significant barrier across Western Australia, and many young people are unable to secure or maintain affordable housing for a range of reasons. These issues are even more compounded in regional areas.

The housing allowance is not intended to replace social housing, homelessness services or independent living programs. The subsidy is designed to open up a more flexible range of living arrangements and to encourage young people towards interdependence in the community.

The housing allowance practice approach balances offering young people financial support around housing, with the expectation that they need to be financially self-reliant. The application process encourages young people to build their confidence, skills and experience in finding and maintain housing.

While many young people leaving care will need more supported housing options, as they transition into more independent housing there is an opportunity to support young people to building positive relationships and expand their natural networks through lodging or shared housing options.

## How is the Housing Allowance different to the Staying On Subsidy Payment?

Staying On subsidies provide a financial payment to support the continuation of a safe, stable and supportive living arrangement with a previous foster or family carer. These living arrangements would typically provide a much higher level of ongoing support to the young person than would be expected from a private rental or boarding arrangement, and the higher level of payment is to support the extension of these options for young people and carers.

In some situations a living arrangement supported through a Housing Allowance might provide the same level of support as a Staying On agreement.

In order to create equity for all young people, the maximum rates of payment available for each year are the same as for Staying On. The rate of payment of each Housing Allowance should be developed as part of supporting a young person to develop their capacity to find and sustain stable and affordable housing.

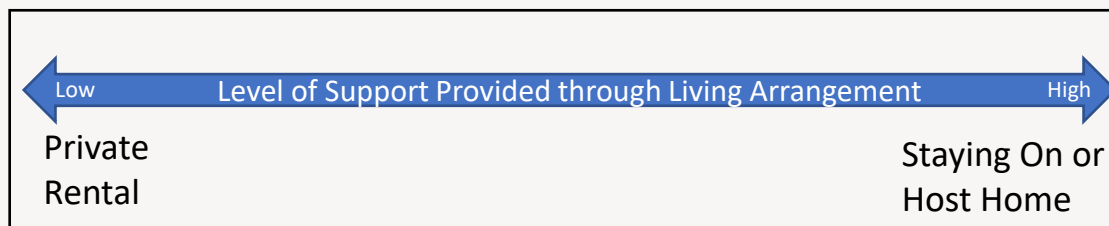
## What are the different kinds of living arrangements that can be subsidised?

The Housing Allowance was designed to be a flexible payment that can be used to assist young people to find and maintain stable living arrangements in a variety of settings and contexts.

Living arrangements supported by the Housing Allowance must be for more than 3 months, and there must be some form of tenure or agreement in place. This means that young people will need to either negotiate a lease, a boarding or lodging agreement, a student housing contract, or as a minimum a Home Stretch WA Living Arrangement Agreement.

Some living arrangements supported by a Housing Allowance may benefit from being supported in similar ways to a Staying On Agreement, particularly when you people are living with relatives or close friend who are providing meals and other kinds of support to the young person in the living arrangement. These arrangements can be supported under a Living Arrangement Agreement.

It can be helpful to consider living arrangements as sitting along a continuum of support provided through the living arrangement. Staying On Agreements typically provide higher levels of support by a caregiver or family member, and usually include the provision of meals, transport and supportive relationships. Similar arrangements funded by a Housing Allowance are termed 'Host Homes'.



The Home Stretch WA Community of Practice will support providers to explore opportunities to use the Housing Allowance in innovative ways. The Department of Communities will work alongside Home Stretch WA providers to create a strong policy framework to assist providers to develop guidelines for establishing and supporting new options.

## Some of the More Common Housing Options Include

Student Housing

Private Housing

Shared Housing

Lodging or Boarding arrangements  
[Host Homes]

## Who is Eligible for a Housing Allowance?

Only young people who are actively engaged with a Home Stretch WA provider and have an allocated Transition Coach are eligible to apply for a Housing Allowance. This means that young people must be in regular contact with their Transition Coach and responsive when they are contacted.

Young people who are supported by other after-care programs are ineligible for the Housing Allowance, and cannot be transferred into the Home Stretch WA program in order to initiate an Allowance, and then Opt-Out of the program.

If a young person chooses to Opt-Out of the Home Stretch WA program, their Housing Allowance payment may also be suspended or terminated. This should be discussed and explored with a young person as part of helping them to make a decision about their supports.

## What kind of living arrangements are ineligible for the Housing Allowance?

There are a few living arrangements that have been deemed ineligible as a result of existing policy, or because of the risks posed to the young person. Living arrangements that are ineligible include;

- Housing options that have been identified as unsafe during the application process based on the discretion of the Home Stretch WA provider. Where possible attempts should be made to support a young person to make the living arrangement safe and stable through providing support and structure.
- Emergency or Short-term options that are less than 3 months in duration.
- Housing that is already subsidised to be affordable, including NHHA funded Housing and Homelessness services, Public Housing and Community Housing, or other specialist youth housing and homelessness programs.
- Living arrangements that require payment to family members who have been related open cases with the Department of Communities.



## Are there any conditions for maintaining the Housing Allowance?

In order to maintain the payment the young person must be engaged with a Home Stretch WA provider and be contactable by their Home Stretch WA Transition coach. They must also agree to the Housing Allowance review meetings.

In the first 3 months of the Housing Allowance, Transition coaches are encouraged to check in on a weekly basis. After this initial period, the frequency of contact will be tailored to the needs of the young person.

For young people who need less support and are living independently in stable long-term housing, the level of contact can be negotiated to meet the needs of the young person. This would typically include at least monthly contact, and an informal review of how things are going in the living arrangement every 3 months.

For young people who need higher levels of support, or where there might be issues arising in their living arrangement, face to face contact might remain weekly, and young people must be responsive to any concerns raised about their living arrangement.

Young people must also provide the Home Stretch WA provider and Department of Communities with consent to speak directly to their landlord or host home on their behalf, in relation to matters related to the payment of the subsidy or termination of the living arrangement.

## What happens if a young person leaves the living arrangement?

The young person and landlord must immediately inform their Home Stretch WA Transition Coach, or another member of the team. The landlord or payee are also required to advise their Home Stretch WA provider if there are any changes to the living arrangement.

The Home Stretch provider is responsible for advising the Department of Communities in writing as soon as possible of any change in the living arrangement.

The Home Stretch WA provider must contact the Home Stretch Service Team in writing at [Homestretchserviceteam@communities.wa.gov.au](mailto:Homestretchserviceteam@communities.wa.gov.au) if there are any changes to the living arrangement.

If a young person abandons the property or prematurely ends the living arrangement, they will be liable for any outstanding costs of charges incurred by the landlord or host home.

## How much is the Housing Allowance Payment?

The maximum payment rate for the Housing Allowance is capped at an amount equivalent to the maximum rate of the Staying On subsidy payment amount each year. This amount should not be the starting point for calculating the allowance needed, but rather an indication of the maximum available funding to support a living arrangement.

The Housing Allowance is reviewed every 12 months and the subsidy amount will reduce to 75% in the second year and 50% in the third year.

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

## How to work out the Housing Allowance?

Every living arrangement is different, and therefore each Housing Allowance rate of payment must be worked out by the Transition Coach and the young person. This is an important opportunity to develop the skills and capacity of young people to be financially self-reliant as young adults.

The housing allowance amount request should reflect the amount of funding required to make the living arrangement affordable for the young person. Where a young person is eligible for rent assistance or other allowances, then this income must be factored into the Housing Allowance payment rate. The practice tools and principles from 'Invest In Me' are useful for reflecting on whether the Housing Allowance rate is appropriate.

Affordable Housing is generally understood as spending no more than 30% of total income on housing, based on the minimum living wage. This can be a helpful reference for young people who are on higher incomes, or who are contributing less than \$200 per fortnight in rent or lodging. An appropriate Housing Allowance rate might be set by calculating the difference between their total housing cost and 30% of their income.

For young people on Youth Allowance, the 30% of income benchmark would still leave them living below the poverty line. Support around their individual budget is a more effective way to calculate an appropriate rate of payment for the Housing Allowance.

## What does the young person have to do to get the payment?

The Housing Allowance Application sets out the process that must be followed to access a Housing Allowance Payment.

The application can be completed in 3 parts to assist young people to explore options and pathways before having to negotiate with landlords;

### **Part A – Develop a Proposal for a Living Arrangement**

- Create a Housing Pathway Plan
- Complete the Safe and Stable Checklist for the Living Arrangement
- Create a detailed budget and work out the Housing Allowance payment rate
- Have the Proposal Endorsed by the Home Stretch WA Co-ordinator

### **Part B – Negotiate with Landlord**

- Establish Housing Tenure through a Lease, Boarding/Lodging Agreement OR negotiate a Home Stretch Living Arrangement Agreement
- Support the Landlord to understand and agree to the conditions of the Housing Allowance Payment
- Collect payment information and confirm identity of payment recipient

### **Part C – Finalise and Submit Application**

- Confirm application has been completed in full with attached copy of Housing Tenure
- Final endorsement as Safe, Stable and Affordable using the Invest In Me decision matrix.
- Submission to the Department of Communities Home Stretch WA Services Team for Final Approval

## How are applications approved?

Generally, it will take up to 5 working days from the submission of a fully completed form to be given a response.

If the proposal is complicated, or there are concerns around the safety and stability of the living arrangement, the process may take longer.

Transition coaches must be transparent with young people around the process of applying for a housing allowance, and share any concerns they have openly and without judgement. If a Transition Coach is unsupportive of an application, a young person can still ask for it to be submitted for review by the coordinator.

The approval process is primarily undertaken by the Home Stretch WA Coordinator (or delegate) for endorsement of the living arrangement.

It is then submitted to the Department of Communities for final approval to ensure the application has been completed in full and the living arrangement and payment recipient are eligible.

## What criteria are used by the Home Stretch WA Coordinator to endorse a Living Arrangement?

It is the responsibility of the Transition Coach to support a young person to understand their circumstances and communicate how their proposed living arrangement is a safe, stable and affordable option for them.

The process for applying for the Housing Allowance has been designed to support young people to develop skills and capacity in finding and maintaining safe and stable housing in the future. The approval criteria also balances the requirements of the Department of Communities to reduce the financial risks associated with paying an allowance to a previously unknown individual or organisation.

The endorsement of the application should also take into consideration the principles of Home Stretch WA and the recognition that young people are adults. In practice this means that young people must be supported to understand and manage any risks that might arise due to their living arrangements, rather than being prevented or protected from exposure to any or all risks they may face.

In reviewing an application, Home Stretch WA providers should consider each application individually and based on the information available. In addition to the principles of the program, the following criteria must be considered.

### **Safe**

Does the completed Safe and Stable Checklist include a fair understanding and awareness of risks?

Are reasonable strategies in place to manage any risks?

How severe are the potential impacts on the young person if things go wrong?

### **Stable**

Does the young person have stable tenure? Are others in the living arrangement a positive influence?

Does the young person have capacity to maintain the living arrangement?

Is the length of tenure sufficient for the young person to meet their goals?

Is the landlord or payment recipient able to agree to and meet all of the conditions associated with the payment of the Housing Allowance?

### **Affordable**

Can the young person afford to pay their proportion of costs and their living expenses?

Does the young person have strategies to manage any change in their income, or the cost of the living arrangement?

Are the costs or charges associated with the living arrangement reasonable?

Is the young person accessing all of the available mainstream funding sources to cover the costs of the living arrangement?

How much is the Housing Allowance Payment in proportion to the young person's contribution?

## Voice of Young People

What young people have told us is important to them

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

Be persistent & consistent, 'like a text message' not a 'knock on the door'

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

Value & encourage our independence by supporting our decisions & choices



## How is the Housing Allowance Paid?

Housing Allowance are paid through the Department of Communities Subsidies Processing Unit.

They must be paid directly to the housing provider (Landlord, real estate agent accommodation provider, head leaseholder, property owner).

Otherwise, it will be treated as income and reduce a young person's Centrelink/rent assistance payment and increase their tax bill at the end of the year!

The young person and the housing provider should be informed in writing with the agreed payments, schedule and dates of any reviews and end date.

## Will the Housing Allowance impact Centrelink Payments for the Young Person?

The Home Stretch WA Housing Allowance will not be considered as assessable income for the purposes of calculating a young person eligibility for Rent Assistance, or as part of assessing their income for the purposes of Youth Allowance payment rates or tax liability.

Landlords, family members or others who are being paid the allowance must report this income to Centrelink, and the Australia Tax Office. It is reportable and taxable income and this must be considered when supporting a young person to broker a living arrangement as a boarder or lodger in a household or with an extended family member.

Further Information about is available in the Home Stretch WA – Financial Payments Fact Sheet.

## How is the Housing Allowance Reviewed?

The structure and process of reviewing Housing Allowance payments is similar to Staying On arrangements. It comprises a balance of informal and formal reviews with the goal of supporting a young person to manage the living arrangement more autonomously.

### **Informal Reviews**

The transition coach must undertake an informal review with the young person after the first 4 weeks, and then every 3 months after.

Informal reviews typically comprise of visiting the young person at the property and checking in on the safety, stability and affordability of the living arrangement. The recipient of the payment should also be contacted to check in around the Housing Allowance payments and their perspective on the living arrangement. It is also an opportunity to promote positive relationships and open communication between all parties.

Young people who are living independently in private rentals can request that they manage contact with their landlord or real estate agent, and undertake their own check in conversation.

After the first 3 months, and where there is ongoing stability in the living arrangement, informal reviews may be completed over the phone.

### **Formal Reviews**

Every living arrangement must be formally reviewed at least every 12 months or earlier. A formal review can also be called at any time by the young person, the payment recipient of the Home Stretch WA provider, or the Department of Communities.

A formal review must include the Home Stretch WA provider undertaking a visit to the living arrangement, and a face-to-face meeting between the Transition Coach and the young person to review the current subsidy application to ensure that the living arrangement is still a safe and stable option.

## Does the allowance automatically continue after the first 12 months?

Housing Allowance payments can only be for a maximum period of 12 months, and a new application must be completed for each period.

Where the application is for the same living arrangement, the previous application can be updated to include the change in payment rates, any impact on their budget and the updated goals and housing pathway of the young person. Payment recipients must also sign the updated application.

The application process should commence at least 6 weeks before the end of previous application, and would typically form the basis for the Formal Review meeting.

## What happens if the young person starts working or their income changes?

The Housing Allowance payment will continue at the agreed rate for the full term of the approved application, regardless of if the young person's income increases during that period.

Should they remain on a higher income, then the transition coach should support the young person to factor their increased capacity to be independent in future applications.

If a young person experiences a loss of income, or an adverse life event that impacts their ability to cover their contribution to housing costs, the Transition Coach should work with them in line with the Invest In Me guidelines and seek mainstream resources or access Invest In Me to provide short term support.

Part of the Housing Allowance application includes supporting a young person to plan for how they would manage if their income changed. , Home Stretch WA providers must ensure that they do not endorse living arrangements that are unaffordable or dependent on income that is not stable and fixed. This might include setting realistic goals for young people who might seek complex shared house arrangements where the young person is the primary lease holder.



## What are the Responsibilities of a Young Person?

Only young people who are over 18 and engaged with a Transition Coach can apply for and receive the Housing Allowance.

This means that the young person must be meeting with their coach either by phone or face to face at least every 6 weeks, and that they are keeping the coach in the loop about how things are going and any issues that come up.

As part of regular meetings, young people must agree to review how their living arrangement is going after the first 4 weeks, and then every 3 months after.

Review meetings will usually include a visit by a Home Stretch WA team member to the young person's living arrangement, and checking in around how the

If a young person decided to Opt Out of Home Stretch because they don't need much support anymore, but want to Opt Back in just to access a Housing Allowance, an agreement should be reached between the young person and their Home Stretch Provider to understand how to balance supporting their independence whilst also ensuring they have access to the supports they need to maintain safe and stable housing.

This might include the young person choosing to 'step back' from support which means a minimum engagement every 3 months to remain in the Home Stretch program and access the Housing Allowance as opposed to opting out of the Home Stretch program completely.

Transition Coaches are persistent and consistent and will do their best to make sure young people get the support they need without being intrusive.

## What are the Responsibilities of a Transition Coach?

One of the main differences between the Housing Allowance and the Staying On Agreement is that the responsibility for oversight and support of the living arrangement is primarily held by the Transition Coach. The role of the Transition Coach is to;

- Support the young person to develop a housing pathway plan, and budget to understand their options around living arrangements.
- Support the young person to identify and develop proposals for eligible living arrangements that are safe, stable and affordable and can be supported by the Housing Allowance.
- Assist the young person to apply for and negotiate some form of housing tenure, either through a Lease Agreement, a Boarding or Lodging Agreement or a Living Arrangement Agreement.
- Support the young person and landlord to complete the Housing Allowance Application Form, and seek confirmation of the identity of the recipient of the Housing Allowance either through an ABN or through sighting a Category 1 or Category 2 Community identification document.
- Support the young person, and the landlord to understand their responsibilities around the payment of a housing allowance, and the conditions of maintaining the payment.
- Provide support to the young person to meet their responsibilities around the living arrangement, and access mainstream supports and resources that help them deal with problems that arise.
- Work with the young person to build their capacity over time to increase their income, build their financial self reliance and ability to afford housing by the time they turn 21.
- Support young people 3 months before the end of the Housing Allowance to update their application and stage down the payment.

## What are the Responsibilities of the Coordinator (or delegate) endorsing applications for a Home Stretch Provider?

- Independently determine whether a proposed living arrangement is safe, stable and affordable based on the information provided in the proposal. Seek further information from the Transition Coach where there are concerns identified.
- Endorse applications for eligible living arrangements, ensuring the application has been completed in full and required information has been attached,.
- Maintain support and guidance to transition coaches around checking in with young people supported by a Housing Allowance, to ensure the funded living arrangement continues to be a safe and stable option for the young person.
- Respond to the Department of Communities Home Stretch Service Team in writing of when a young person has moved out of a living arrangement or circumstances change where a Housing Allowance is being paid.
- Tracking of Housing Allowance approvals, reviews and engagement will be the responsibility of the Home Stretch Coordinator. Administrative components may be designated to other roles within a Home Stretch Team if required.

## What are the Responsibilities of the Department of Communities?

The Department of Communities Home Stretch WA services team holds responsibility for auditing submitted applications to ensure they are completed in full, endorsed by the relevant Home Stretch WA provider, and living arrangements and payment recipients meet the eligibility conditions described in this policy framework. This information is then entered into the ASIST data base.

The Home Stretch Services Team also tracks and monitors all current Housing Allowance payments, and sends out a copy of current payments to each provider on a quarterly basis to ensure that young are still in maintaining the living arrangement.

## Applying for a Housing Allowance – Private Rentals

1. Develop your Housing Pathway Plan
2. Work out your Budget
3. Identify a Property and who you will live with
4. Decide if it is Safe, Safe and Affordable
5. Get the Option Endorsed by Home Stretch WA Provider
6. Apply for the Property
7. Talk to the Landlord about the Housing Allowance
8. Complete the Application Form with Evidence of Lease

## Applying for a Housing Allowance – Living Arrangement

1. Develop your Housing Pathway Plan
2. Work out your Budget
3. Identify where you want to live
4. Decide if it is Safe, Safe and Affordable
5. Get the Option Endorsed by Home Stretch WA Provider
6. Arrange a meeting to talk about the Housing Allowance and negotiate a Living Arrangement Agreement
7. Complete the Application Form with a copy of the Agreement

## AWARENESS Finding out about Housing Allowance

Awareness building



Case worker or Transition Coach discusses Home Stretch with the Young Person

<b>Timeframe</b>	As part of onboarding into Home Stretch, and any time while being supported by a Home Stretch WA Provider
<b>Who</b>	<b>Actions</b>
Young Person	<p>Understand the benefits and expectations of receiving a Housing Allowance.</p> <p>Explores options for using the Housing Allowance to support their current or future living arrangements</p>
Department Case Worker/Leaving Care Team	Discuss Home Stretch with the young person and provide information on Housing Allowance
Transition Coach	Discuss Home Stretch with the young person and provide information on Housing Allowance
Documents	Home Stretch WA - Housing Allowance - Fact Sheet

## MAKING A PLAN

### Preparing for independent living

Housing pathway planning



The young person discusses their plan and aspirations for where they choose to live in future

#### Timeframe

As part of onboarding into Home Stretch, and any time while being supported by a Home Stretch WA Provider

#### Who

#### Actions

Young person

Thinks about their current or future living arrangements and explores possible options; where they'd like to live, who with, etc.

Transition Coach

Provides information about housing pathways and supports young person to build a picture of their own goals.

Helps young people map out their support circles using the Footprints Tool.

Department Case Worker

Provides information regarding Department of Housing status and whether there are available TILA (Toward Independent Living Allowance) funding

Documents

- Home Stretch WA - Housing Allowance - Fact Sheet
- Home Stretch WA - Transition Coach - Housing Pathway Plan Session - Practice Guide
- Department of Housing Bond Loan Application Guide
- Centrelink Rent Assistance Guide

## MAKING A PLAN

### Preparing for independent living

Create a budget



The transition coach supports the young person to work out a budget

<b>Timeframe</b>	Single meeting (can be included into one session to completing Part A of the Housing Allowance Application)
<b>Who</b>	<b>Actions</b>
Young Person	<p>Creates budget with coach to show income, outgoings and works out how much they can afford to contribute towards housing costs</p> <p>Young person can learn about financial support available</p> <p>Young person to budget for future costs (preparation for staging down of allowance)</p>
Transition Coach	<p>Supports the young person to complete budget and to show how much the young person can contribute to the living arrangement</p> <p>Make young person aware of Centrelink Rent Assistance support and Bond Loan.</p>
Documents	<ul style="list-style-type: none"> <li>• Home Stretch WA - Housing Allowance - Fact Sheet</li> <li>• Budget Sheet</li> <li>• Centrelink Rent Assistance &amp; Housing Authority Bond Loan Information</li> <li>• TILA information</li> </ul>

## MAKING A PLAN

### Preparing for independent living

Safe and Stable Checklist



The transition coach supports the young person to review their housing options based on their safety and stability

<b>Timeframe</b>	Single meeting (can be part of Housing Pathway planning and completing Part A of Application)
<b>Who</b>	<b>Actions</b>
Young Person	<p>Reflects on their proposed living arrangement with their transition coach.</p> <p>Identifies any concerns and works with their coach to develop a plan to manage or respond to potential challenges</p>
Transition Coach	<p>Supports the young person to reflect on the living arrangement using the Safe and Stable Checklist in the Housing Allowance Application Form</p> <p>Supports the young person to develop strategies to respond to risks and concerns.</p> <p>Raises concerns and risks in a transparent, solutions focused, non judgemental way.</p>
Documents	<ul style="list-style-type: none"> <li>• Home Stretch WA - Housing Allowance - Fact Sheet</li> <li>• Budget Sheet</li> <li>• Centrelink Rent Assistance &amp; Housing Authority Bond Loan Information</li> <li>• TILA information</li> </ul>



## APPLICATION Applying for Housing Allowance

### Housing Allowance Application



Coach helps young person application paperwork for approval

Timeframe	
Who	Actions
Young Person	<p>Completes the Housing Allowance - Application Form with the Transition Coach</p> <p>Young person applies for or negotiates details of housing option with landlord.</p> <p>Liaises with landlord/payment recipient to complete application form</p>
Landlord/ Payment Recipient	<p>Signs Housing Allowance Agreement and completes payment recipient details</p> <p>Provides evidence of identity of payment recipient through ABN or allowing a Home Stretch WA provider to sight their ID.</p>
Transition Coach	<p>Helps the Young Person complete the Housing Allowance - Application Form and emails to Home Stretch Coordinator (or delegate) for endorsement or approval</p>
Home Stretch Coordinator	<p>Assesses application against Safe, Stable and Affordable Criteria and informs Transition Coach of the outcome.</p> <p>If Endorsed; emails completed Housing Allowance - Application Form to Department of Communities Subsidies Processing Unit</p>
Department of Communities	<p>Receive Housing Allowance Application Form and Evidence of Tenure.</p>
Documents	<ul style="list-style-type: none"> <li>• Home Stretch WA - Housing Allowance - Application Form</li> <li>• Budget Form</li> <li>• Landlord/Payee Details Form</li> <li>• Lease Agreement (where appropriate)</li> </ul>

## APPLICATION Applying for Housing Allowance

Subsidy approval



Young person and landlord receive call/ email / SMS of Housing Allowance approval and payment schedule

<b>Timeframe</b>	1 week from application submission
<b>Who</b>	<b>Actions</b>
Young person	Receives an email/text notifying on Housing Allowance approval
Landlord/ Payment Recipient	Receives an email/text notifying on Housing Allowance approval
Transition Coach	Receives an email/text notifying on Housing Allowance approval
Home Stretch Coordinator	Receives an email/text notifying on Housing Allowance approval
Department of Communities	Notify Home Stretch WA Coordinator, Transition Coach, young person & Landlord via email or text that the Housing Allowance has been approved

## PAYMENT Payment of the Housing Allowance

### Housing Allowance Payment



The agreed Home Stretch Housing Allowance is paid directly to landlord

<b>Timeframe</b>	Up to 2 weeks from application submission
<b>Who</b>	<b>Actions</b>
Landlord/ Payment Recipient	Receives Housing Allowance payment into nominated bank account
Young Person	Checks in to make sure the Housing Allowance has been paid Sets up own payment to landlord for their share of rent
Transition Coach	Support young person to check in around Housing Allowance payment, and their own payment towards costs.

## MAINTAIN Conditions for Maintaining an Allowance

### Housing Allowance Review



Young Person and Coach to check in and

Timeframe	Duration of Housing Allowance
Who	Actions
Young person	<p>Meets regularly with their Transition Coach to work towards their goals and access other supports through Home Stretch.</p> <p>Attends Informal review meetings every 3 months either at the living arrangement.</p>
Transition Coach	<p>Checks in with the young person on regular basis, providing support as needed.</p> <p>Undertakes an informal review of the Living Arrangement every 3 months by visiting the young person at the property</p> <p>Liases with the payment recipient or landlord as needed to support the young person to maintain their responsibilities in the living arrangement</p> <p>Advised the Department of Communities of any issues or changes and calls a Formal Review meeting to address any problems.</p>
Landlord/ Payment Recipient	<p>Meets their responsibilities as agreed in the Lease, Lodging/Boarding Agreement or Living Arrangement Agreement</p> <p>Provides information as requested about the living arrangement and how things are going as part of informal reviews.</p>
Home Stretch Coordinator	Supports the Transition Coach
Documents	<ul style="list-style-type: none"> <li>• Home Stretch WA- Housing Allowance - Fact Sheet</li> <li>• Home Stretch WA - Housing Allowance - Application Form</li> <li>• Budget Form</li> <li>• Landlord/Payee Details Form</li> <li>• Lease Agreement (where appropriate)</li> </ul>

## INFORMAL REVIEW Every 3 months to make sure things are going ok

Check-in  
(ongoing)



Young person has regular contact with their coach to keep things on track

<b>Timeframe</b>	Minimum every 3 months; face-to-face for the first 6 months. Less frequent contact or the option to Step Back can be discussed with a young person after this time.
<b>Who</b>	<b>Actions</b>
Young person	Maintains contact with Coach for support and continues working towards their goals. Raises any concerns or reports changes to living arrangement
Transition Coach	Maintains contact with the Young Person to work towards housing pathway plan and other agreed goals as needed. Respond to concerns raised by landlord/payment recipient that could affect the placement Advocate for young person and refer to housing support services if required
Landlord/ Payment Recipient	Notifies Transition Coach or Department of Communities of any concerns or issues, or if the young person is no longer living in the property.  Provides information about the living arrangement and how things are working to the Transition Coach.
Home Stretch Coordinator	Respond to landlord/payee queries around payment of subsidy Advise Transition Coach if tenancy issues reported by the landlord/payee

## FORMAL REVIEW Review to report changes or concerns

Report changes



The Landlord or Young Person reports changes of living situation to Transition Coach

Timeframe	As required
Who	Actions
Young person	<p>Reports any issues or problems, or changes in the living arrangement to the Home Stretch Coach</p> <p>Attends a meeting at the property to work through any issues or challenges.</p>
Transition Coach	<p>Coordinates a meeting or advocates on behalf of the young person to help resolve any challenges</p> <p>Advises the Department of Communities of any changes, and if the young person has left the living arrangement.</p>
Landlord/ Payment Recipient	<p>Notifies Transition Coach or Department of Communities of any concerns or issues, or if the young person is no longer living in the property.</p> <p>Provides information about the living arrangement and how things are working to the Transition Coach.</p> <p>Attends meeting if required</p>
Home Stretch Coordinator	<p>May attend the Formal Review meeting to support the Transition Coach to hold all stakeholders accountable</p> <p>Notify Subsidies Processing Unit to make changes to or cancel payment</p>
Department of Communities	<p>Make changes to or cancel payment based on the advice of the Home Stretch WA Provider</p> <p>Shares relevant information about the Living Arrangement provided by stakeholders to the Home Stretch WA provider</p>

## REVIEW Housing Allowance Formal Review

### Housing Allowance Review



Young Person and Coach to check in and add updates to new Housing Allowance application

<b>Timeframe</b>	3 months before Housing Allowance agreement end date 1 meeting
<b>Who</b>	<b>Actions</b>
Young person	Works with coach to complete new Housing Allowance application, and update information as required.
Home Stretch Coach	Supports young person to complete Housing Allowance application and set up new payment arrangement  Calculates the available allowance depending on their age
Landlord/ payee	Signs new Housing Allowance agreement and made aware of changes to payment
Home Stretch Coordinator	Assesses application for continuation  Advises Department of Communities Subsidies Processing Unit of change of payment amount  Advises Transition Coach of future review date
Documents	<ul style="list-style-type: none"> <li>• Home Stretch WA- Housing Allowance - Fact Sheet</li> <li>• Home Stretch WA - Housing Allowance - Application Form</li> <li>• Budget Form</li> <li>• Landlord/Payee Details Form</li> <li>• Lease Agreement (where appropriate)</li> </ul>

## EXIT Ending the Housing Allowance

Moving on



The Housing Allowance payment ends and is no longer needed and the young person follows their housing pathway.

<b>Timeframe</b>	After 21
<b>Who</b>	<b>Actions</b>
Young person	Young Person now pays full amount of rent
Transition Coach	Advised that Housing Allowance payment has ended
Landlord/ Payment Recipient	Takes the opportunity to reflect upon the young person developing their independence through maintaining their housing options
Home Stretch Coordinator	Advises landlord/payee and Subsidies Processing Unit of the end of payment
Department of Communities	Ends Housing Allowance payment



**Details of Living Arrangement:**

Lisa was asked to find alternative accommodation by the family she had been residing with. Lisa's older sister Elizabeth offered Lisa a room in the home she shared with her partner and two young children.

At the time Lisa was asked to leave the property, there were limited accommodation options available, and she had limited experience living independently.

Lisa's transition coach worked with Lisa to explore how things might work if she were to move in with her sister and her family. The Transition Coach also spoke to the Home Stretch Staying On Facilitator for some advice about how to support the sisters to set up a Housing Allowance payment that would stabilise the living arrangement and ensure that each of the sisters were feeling well supported, and had agreed on the expectations of living together and how to deal with problems that might arise. Some of the practice tools from Staying On Agreements were helpful in negotiating these expectations. Lisa's sister Elizabeth was also advised that she would need to declare any rental income to Centrelink and the Australian Tax Office (ATO).

**Who is paid:**

Payment was made directly to Lisa's sister Elizabeth.

**How much each year:**

Cost of accommodation: \$500.00 per fortnight (\$13, 000 per year)

Housing Allowance per fortnight: \$220.00 (\$5720 per year)

The initial period negotiated was for 6-Months and provided the young person an opportunity for safety and stability in living arrangements while they sought longer term supported housing options. The living arrangement was established using the Staying On agreement framework, which provided a supported structure that allowed the young person and her sister to live together despite some of the challenges the young person faced. The Housing Allowance ended before the 6 month period when Lisa was offered a place with a supported accommodation provider that offered her more independence.

While not a long-term living arrangement, this Housing Allowance brokered an opportunity for Lisa to live with her sister and grow her support circles. The structured support provided by using the Staying On framework ensured that communication remained clear and expectations were negotiated openly.

**How was the subsidy calculated?**

The Transition Coach supported Lisa to negotiate with her sister what she would have to contribute in order to make the living arrangement affordable for her sister's family. Lisa's accommodation included utilities, board, provision of food and prepared meals and transport to and from appointments and other activities. In many ways it mirrored the supports provided by a carer in a Staying On Agreement.

Lisa was supported to work out her own budget and what she could contribute to costs. Lisa was on a higher income than the base rate of youth allowance due to her disability payment, and this allowed her Transition Coach to use the standard threshold of not paying more than 30% of income towards housing. Her coach then helped Lisa to factor additional costs usually associated with her food and transport.

Home Stretch WA Housing Allowance Rate was then calculated based on making up the difference between the total accommodation cost and what Lisa could afford to contribute.

Total Cost of Accommodation: **\$450.00 per fortnight**

Lisa's income included Youth Allowance + Partial Disability Support Payment + Rent Assistance: **\$826.57 per fortnight**

25% of income for housing: **\$206 per fortnight**

Additional costs for utilities, food, and transport: **\$30 per fortnight**

Lisa's Total Contribution: **\$230 per fortnight**

Home Stretch WA Housing Allowance: **\$220 per fortnight**

Lisa was left with **\$596.57 per fortnight**



**Details of Living Arrangement:**

Declan recently completed his Certificate III in Community Services. Now that he has finished studying Declan has been thinking about moving out of home. Declan had been talking to his Transition Coach about his various options (Housing Pathway planning) when an opportunity to move out with friends came up.

Declan's friend Aaliyah had been living in a share house for the last 6 months and contacted him to let him know there was a room opening up. Declan had hung out at the house a few times and had met her two housemates Tamara and Chris. Declan could see himself living there and contacted his Coach to talk about the possibility of accessing the Housing Allowance to help him afford the shared housing.

Tamara's father owns the home and rent is paid fortnightly into his account by each of the tenants. Tamara's father understands that he is responsible for reporting money he receives for rent (including the Housing Subsidy) to the Australian Tax Office as additional income.

**Who is paid:** The housing subsidy is paid directly into the homeowner's account.

**How much each year:**

Cost of accommodation: \$350.00 per fortnight (\$9,100 per year)

Housing Allowance per fortnight: \$100.00 (\$2600.00 per year)

**How was the subsidy calculated:**

Cost of accommodation per fortnight: **\$350.00** (\$9,100 per year). Includes utilities.

Income from wages: **\$200.00 per fortnight**

Youth Allowance + Rent Assistance: **\$627.60 per fortnight**

25% of income: **\$248.28 per fortnight**

Declan's contribution: **\$250.00 per fortnight**

Other considerations: Declan is currently looking for employment after completing his study. The Housing Subsidy will provide Declan with the initial financial support needed to secure and stabilise his housing. Residing with his friends in shared accommodation is a safe and affordable option for Declan longer term. The Housing Subsidy will decrease as his capacity to enter the workforce and fund his living arrangement increases.

**Details of Living Arrangement:**

Brendan commenced the first year of his Undergraduate degree while residing with extended family in the area where he grew up.

Brendan was catching 2 buses and a train to get to university. This meant that Brendan was sometimes on public transport for 3 hours a day and didn't always feel safe – particularly when his evening tutorials finished at 8pm. The long commute also limited Brendan's capacity to accept shifts at his casual job.

Brendan made the decision to move into student accommodation on campus to reduce his commute time and maximise his time for study and work. Brendan is now eligible for the Abstudy Residential Cost Option. This payment is designed to help young people manage the increased costs of living away from home to study. Brendan met with his Coach to work through his budget as part of the Housing Allowance application and prepare for his move to Student Accommodation.

**Who is paid:** Payment is made directly to the Student Housing Provider.

**How much each year:**

Cost of accommodation: \$960.00 per fortnight (\$13, 000 per year)

Housing Allowance per fortnight: \$220.00 (\$5720.00 per year)

**How was the subsidy calculated:**

Total cost of accommodation: **\$960.00 per fortnight** (\$24, 960.00 per year).

Cost of accommodation includes 7 meals per week, weekly room cleaning, access to on-campus recreation facilities and access to specialised Aboriginal Community Support Service.

Income from wages: **\$0.00**

Abstudy Residential Cost Option: **\$46.00 per fortnight.**

After Abstudy Residential Costs are paid directly to the provider, Brendan received \$46.00 per fortnight directly into his account.

Other considerations: After Abstudy payments cover the cost of Brendan's accommodation he is not left with enough money to cover the basic costs of living. The Housing Subsidy alleviates this and allows Brendan to pay for costs including phone credit, public transport, recreation, clothing and groceries.

The Housing Subsidy will be staged down annually if Brendan continues to reside on campus and study. Brendan plans to look for casual employment with the hopes of increasing his hours during semester breaks. His Coach will continue to work alongside Brendan and help him plan and budget for any reduction in the subsidy amount.

**Details of Living Arrangement:**

Kiara and her partner Sam have been together for 3 years and have been thinking about moving in together. Kiara has been working on a Housing Pathway plan with her Coach for the past few weeks which helped Kiara think about the kind of housing she and her partner want and can afford. Kiara's Coach also provided her with information about Bond Assistance Loans and the Rights and Responsibilities associated with signing a lease agreement. Kiara and Sam had also been discussing how they will share responsibilities in the home including the costs of utilities, purchase of groceries as well as keeping the home clean and well maintained.

Kiara and her partner found a suitable property advertised on Facebook marketplace. After attending a viewing, Kiara and Sam submitted an application. The application was successful and Kiara and Sam made a time to meet with the owner and sign their lease.

Kiara contacted her Coach to work through the Housing Allowance application. Drawing on the Housing Pathway planning work a final subsidy amount was determined. The Housing Allowance is only being used to subsidise Kiara's portion (50%) of the total rent. Coach contacted the Private Landlord (Homeowner) and had them complete the Landlord/Payee details form.

**Who is paid:** Housing Allowance is paid directly to the Private Landlord.

**How much each year:**

Cost of accommodation: \$400.00 per fortnight (\$10,400 per year)

Housing Allowance per fortnight: \$200.00 (\$5200.00 per year)

**How was the subsidy calculated:**

Total cost of accommodation per fortnight: **\$800.00 per fortnight** (\$23,400 per year).

Cost of accommodation: **\$400 per fortnight** (Kiara's half).

Income from wages: **\$350.00 per fortnight**.

Youth Allowance + Rent Assistance: **\$525.60 per fortnight**

25% of income: **\$218.90 per fortnight**

Kiara's contribution: **\$200.00 per fortnight**

Other considerations: Kiara is a full-time student who works casually at a local café. Kiara's income can fluctuate from week to week. Establishing the housing subsidy at \$150.00 a fortnight will ensure that Kiara can pay rent whilst learning to budget for new expenses (utilities and groceries) on a fluctuating income. Coach will work alongside Kiara and Sam as they settle into their new property. The Housing Subsidy will stage down in 12 months, by this time Kiara is hoping to have finished her studies and be employed in her chosen field so she will be able to afford to contribute more to the cost of rent.

Kiara's partner is in full-time employment and is able to afford to pay \$400.00 a week rent and share the costs of running the home with Kiara.

**Details of Living Arrangement:**

Kylie had been living with her partner and their family. When Kylie's relationship broke down she needed to find alternative accommodation. Kylie found an ad for a room in a share house on Facebook Marketplace and arranged to view the property/room. The house is managed by the Landlord/Property Owner who explained the house rules, privacy and security measures in place to Kylie.

Kylie felt like the house was safe and would suit her needs. The minimum stay was 3 months which Kylie felt would be enough time for her to settle and determine if she would like to stay longer term. Kylie met with her Coach to discuss moving into the room and work through the Housing Allowance application including a budget and exploring potential Invest In Me Funding (purchase of a bed).

**Who is paid:** Payment is made directly to the Landlord.

**How much each year:**

Cost of accommodation: **\$360.00 per fortnight** (\$9360.00 per year)

Housing Subsidy: **\$210.00 per fortnight** (\$5460.00 per year)

**How was the subsidy calculated:**

Cost of accommodation: **\$360.00 per fortnight**

Income from wages: **\$0.00**

Youth Allowance + Rent Assistance: **\$627.60 per fortnight**

25% of income: **\$156.90 per fortnight**

Kylie's contribution: **\$150.00 per fortnight**

Other considerations: Rent would be unaffordable for Kylie based on her current income. The housing allowance provides Kylie with the capacity to afford safe and stable accommodation. Kylie plans to explore education and employment options in the local area while she settles and decides if the housing is a longer-term option for her.

## Ineligible Living Arrangements

### What kind of living arrangements are ineligible for the Housing Allowance?

There are a few living arrangements that have been deemed ineligible as a result of existing policy, or because of the risks posed to the young person. Living arrangements that are ineligible include;

- Housing options that have been identified as unsafe during the application process based on the discretion of the Home Stretch WA provider. Where possible attempts should be made to support a young person to make the living arrangement safe and stable through providing support and structure.
- Emergency or Short-term options that are less than 3 months in duration.
- Housing that is already subsidised, including NHHA funded Housing and Homelessness services, Public Housing and Community Housing, or other specialist youth housing and homelessness programs.
- Living arrangements that require payment to family members who have been related open cases with the Department of Communities.

