

GUIDE TO PROGRAM ELIGIBILITY



Introduction

This guide is to assist Co-ops with the eligibility process for applicants to the program.

Co-ops should conduct an initial check to make sure potential new members meet both the income and asset eligibility, however the final assessment must be made by CEHL.

The Co-op can only offer membership to applicants that have been assessed as eligible for entry into the program by CEHL.

If membership is offered to an individual who is not eligible, the Co-op may be required to cancel membership and terminate the tenancy.

DEFINITIONS	
Applicant	Person interested in co-operative housing and registered with CEHL
Member	Means member as per the Rules of the Co-operative. Membership can be either joint or single
Joint membership	Two adults in a married or de facto relationship who wish to share membership responsibilities
Resident	An adult residing in a Co-operative property on a permanent basis who does not have legal tenancy or membership status

When to test eligibility?

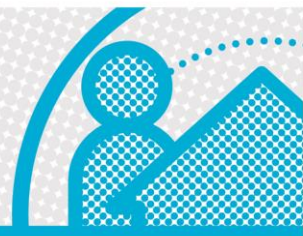
NEW MEMBERS

Co-ops may request at interview stage that applicants bring evidence of eligibility to assist with initial eligibility screening; however this is sensitive information that must be treated confidentially. Documents from unsuccessful applicants must be returned to the applicant or securely destroyed by the Co-op.

The Co-op's preferred applicant will be asked to submit relevant documents including a Household Information Form (HIF) to be forwarded by the Co-op to CEHL for a formal eligibility assessment. CEHL will assess eligibility and advise the Co-op of the outcome within five business days of all required documents being received.

The Co-op must have confirmation from CEHL that the applicant is eligible for entry into the program before offering membership to an applicant.

On confirmation of eligibility, the interview panel will make a recommendation for membership in accordance with the Co-ops Rules.



TRANSFERRING MEMBERS

Existing members transferring houses within the same Co-op are not re-tested for eligibility.

REQUEST FOR JOINT MEMBERSHIP

If a request is made to change single membership to a joint membership, both the existing member and partner must meet the new (higher) eligibility criteria.

ASSET ELIGIBILITY

Assets that are assessed for eligibility include money in the bank, shares, mobile homes and businesses. Superannuation funds are not included unless you are drawing an income from them.

Current limits can be found on the CEHL Website. The amount varies for singles, couples and people who may require disability modifications.

Ownership of property

Any applicants (and current or transferring Co-op members) who have financial interest in a property may be deemed ineligible. If an applicant is to be offered a single membership but intends to live with his/her partner (de facto or married), any property owned by the partner will also affect eligibility. An applicant or co-op member who, at any point, gains financial interest in a property must declare the circumstances to CEHL for an eligibility assessment.

Income eligibility

The below income and asset eligibility limits are updated from time to time, so Co-ops will need to check the website for the latest figures (www.cehl.com.au).

If the household's income is less than the amounts in the table on the website, applicants are eligible to apply for the Co-operative Housing Program.

NB: Where a single non-custodial parent has regular access visits from their children for at least 21% of the year, the relevant single person with dependants' income limit is applied.

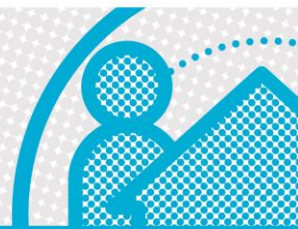
When assessing eligibility, income means gross income, i.e. the amount received before tax and other deductions are made. Income includes wages, maintenance payments and Centrelink and Veterans' Affairs payments. Regular allowances such as shift payments are included as income.

Certain types of income, including Family Tax Benefit A and B, are *not* counted as part of income when assessing eligibility (but are assessed to determine the rent to be charged).

To test eligibility

The applicant needs to provide a signed and witnessed Household Information (HIF) Form declaring who will be living at the property and the income received by each person.

The HIF form also requires a declaration of any assets and any interest financial interest held in property.



When confirming eligibility, the combined total gross income of everyone in the household (all residents including the member or joint members) is assessed and must be provided for each adult and dependent who will live in the property.

If no income is reported, then the basic level of Newstart will be imputed.

EVIDENCE REQUIRED	INFORMATION/DOCUMENTATION
Assets	Bank Statements, share certificates.
Pension or allowance (e.g. Centrelink payment, Austudy, overseas pension)	Centrelink Income Statement (no more than two weeks old) from Centrelink, the Department of Veterans' Affairs and/or the overseas pension organisation. Both sides of statement to be provided.
Wages	Income statement or consecutive pay slips showing the date and total gross amount paid over the last 13 weeks by the employer/s. Seasonal workers must provide current information that confirms the income they are receiving at the time of application.
Maintenance	Information from Centrelink, Child Support Agency or a Family Court Order showing weekly maintenance payments received.
WorkCover or Superannuation payments	A current letter or statement from WorkCover, or the superannuation institution detailing the regular payments received.
Self employed	13-week Profit and Loss statement from accountant, Business Activity Statement (BAS), or previous year's tax return.
Other Income	Documentation, such as bank statements, providing details of the type of income, amount received, period of payment, source of income etc.

Please Note: Documentation should not be more than two weeks old.