

Policy for Senior Housing Eligibility Criteria – 1.3

Queenstown Lakes Community Housing Trust

October 2013

Updated July 201, October 2020, October 2022, March 2023, March 2024

Background

The primary goal of the senior housing programme is to provide affordable, secure tenure in decent quality homes to low-income households aged 65 and over. Income and expenses for senior households are expected to differ significantly from QLCHT's standard households and a different set of eligibility guidelines are required for this group.

Policy

Eligibility criteria and prioritisation for housing

Households will be categorised according to their financial situation and prioritised accordingly. Level 1 is prioritised as highest need.

Level 1:

- a. Households who qualify for Social (Public) Housing through the Government.

Level 2:

- a. Maximum gross household income not to exceed Band Level 3 of QLCHT's Housing Income Table.
- b. Applicants must only receive income from a benefit, Government/personal superannuation plus interest/dividends from assets.
- c. Maximum net household assets of \$20,000 for a single person or \$25,000 for a couple.

Level 3:

- a. Maximum gross household income not to exceed Band Level 4 of QLCHT's Housing Income Table.
- b. In addition to receiving income from a benefit, Government/personal superannuation plus interest/dividends from assets, applicants may also receive income from employment.
- c. Maximum net household assets of \$30,000 for a single person or \$40,000 for a couple.

Level 4:

- a. Maximum gross household income not to exceed Band Level 5 of QLCHT's Housing Income Table.
- b. In addition to receiving income from a benefit, Government/personal superannuation plus interest/dividends from assets, applicants may also receive income from employment.
- c. Maximum net household assets of \$40,000 for a single person or \$50,000 for a couple.

Assets mean total of any cash; property; investments; shares bonds; or interest in a trust.

Additional Eligibility Conditions

- a. All applicants must be aged 65 years of age or over.
- b. All tenancies are subject to the Residential Tenancies Act 1986.
- c. Applicants cannot own, or have a financial interest in, any other property.
- d. Applicants must already be established in the district.
- e. A satisfactory credit check for each adult (not required for households who qualify for Social Housing through the Government).
- f. A satisfactory reference from at least one previous landlord (not required for households who qualify for Social Housing through the Government).