

Responses to supplementary questions – Pacific Link Housing

Question

1. **At the hearing, you noted that community housing providers judge income based on pay slips from employers (uncorrected transcript p. 10).**
 - a. **What law or policy prevents community housing providers from looking at other documentation as a proof of income?**

Pacific Link Response: We are unaware of any specific law or policy which strictly prevents a community housing provider from looking at other documentation as proof of income. However, income based on pay slips from employers is, I believe, the most common way community housing providers require prospective tenants and their households to demonstrate proof of income, rather than tax returns for example. This is because most tenant households receive very low, low, and moderate incomes and often also receive benefits and allowances paid by Centrelink and there is a need to balance the level of documentation required to demonstrate eligibility with the genuine need.

The NSW Affordable Housing Ministerial Guidelines refers to all the assessable (and non-assessable income) elements a tenant that form part of the income assessment. This currently align with the social housing income assessment tables [found here](#).

- b. **How do community housing providers ensure that tenants don't have undisclosed assets or income sources when assessing their eligibility for affordable housing?**

Pacific Link Response: It is the responsibility of the tenant and their household to ensure they are making disclosures of all their assessable income. Review of eligibility (which includes reconfirmation of income) occurs at least annually for affordable housing households. Households are reminded of their obligation to disclose all assessable income.

Where discrepancies are found during review processes and/or information has been provided by another source to suggest income or assets have not been disclosed, community housing providers will investigate further and make decisions based on the outcomes of those investigations and their policies.

Question

2. **What changes would be required to the rent setting in the NSW Affordable Housing Ministerial Guidelines to ensure that community housing providers can provide housing to essential workers in the Northern Beaches?**

Pacific Link Response: Where the median rents for a particular area, (for which affordable rents are based, at a min 20% discount), is comparatively high (such as the Northern Beaches of Sydney), the discounted rent may still be unaffordable for households who are genuinely eligible according to the ministerial guidelines, as the median rent (for the area), would require a far greater discount to result in no more than 30% of income being spent on rent. The Ministerial Guidelines do require a great rent discount to be provided where this is the case. Therefore I don't believe there are changes needed to the guidelines, rather, I would suggest that an increased subsidy be made available for developments in those high median rents area, so that a greater discount can feasibly be applied, and the property genuinely be made available to intended households.