

## Policy for Senior Housing Eligibility Criteria – 1.3

Queenstown Lakes Community Housing Trust

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### 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

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

#### Level 1:

- i. Households who qualify for Public Housing through the Government.

#### Level 2:

- i. Maximum gross household income not to exceed Band Level 3 of the AMI\*.
- ii. Applicants must only receive income from a benefit, Government/personal superannuation plus interest/dividends from assets.
- iii. Maximum net household assets of \$20,000 for a single person or \$25,000 for a couple.

#### Level 3:

- i. Maximum gross household income not to exceed Band Level 4 of the AMI.
- i. In addition to receiving income from a benefit, Government/personal superannuation plus interest/dividends from assets, applicants may also receive income from employment.
- ii. Maximum net household assets of \$30,000 for a single person or \$40,000 for a couple.

#### Level 4:

- i. Maximum gross household income not to exceed Band Level 5 of the AMI.
- ii. In addition to receiving income from a benefit, Government/personal superannuation plus interest/dividends from assets, applicants may also receive income from employment.
- iii. 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;

2. All applicants must be aged 65 years of age or over.
3. All tenancies are subject to the Residential Tenancies Act 1986.
4. All tenants must not have a financial interest in or own property.
5. Applicants must already be established in the district.

\* AMI refers to the Queenstown Lakes Area Median Income (the midpoint of the region's income distribution where half of the households in a region earn more than the median and half earn less than the median). The AMI is adjusted annually by the average wage inflation rate, or as published by Statistics New Zealand. QLCHT's household income table outlines the various Band Levels for assessing eligibility.