

# **HOUSING PATHWAY PLAN SESSION PRACTICE GUIDE & SUPPORTING TOOLS**



## **Summary of the session**

The Housing Pathway Planning session provides a space for the Transition Coach to support the young person to explore where they would like to live and start developing the paperwork they might need for their chosen living option.

Finding a suitable place to live can feel like a daunting task, so it may be helpful to acknowledge the potential feelings of overwhelm, but also reassuring the young person that they will have support (from you) throughout each step of the journey.

## **What Practice Principles are Relevant for the coach?**

- “You are the expert in your life, you deserve the freedom and respect to make your own choices”
- A Reliable Source of Support Is Your Right

## **What is the intended outcome from the session from a young person’s perspective?**

Once the Transition Coach has developed a Housing Pathway Plan with the young person, they should have a clear idea of what housing and accommodation options are available to them.

Developing a Housing Pathway Plan with the young person will support the young person to build their knowledge and equip them to make an informed choice about how and where

they want to live. It will also provide the young person with practical tools that they can use when applying for Housing, e.g. Tenancy Profile/Rental Resume, Rental Cover Letter, budget etc.

### **What Practice Tools & Forms can be used?**

There are multiple tools that can be used to complete a housing pathway plan- below and in this guide is a list of supporting tools and examples but the choice is yours!

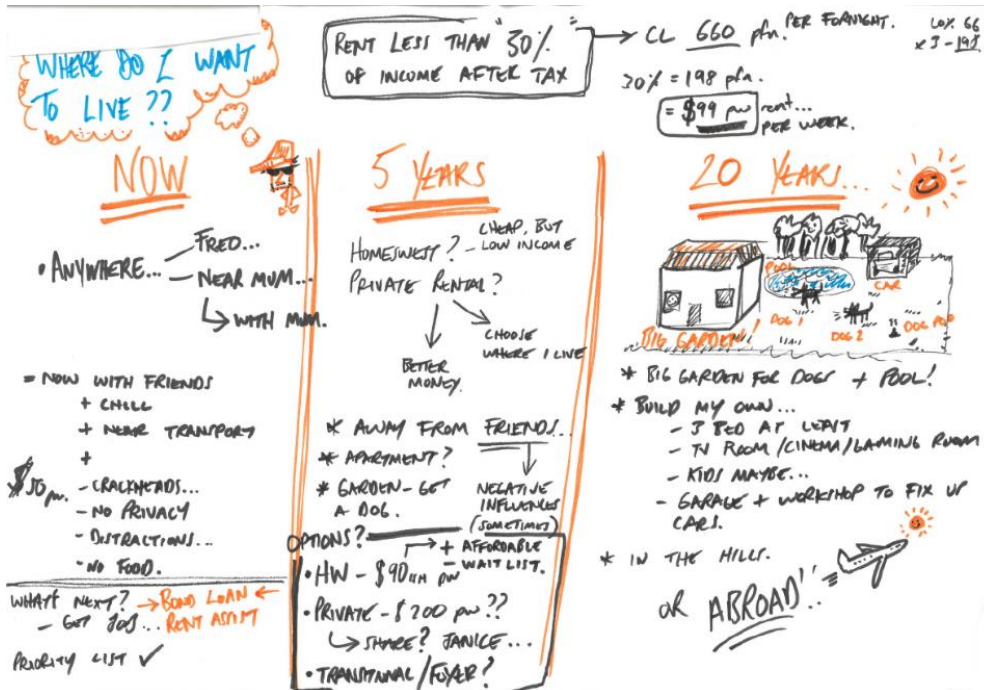
- [Home Stretch Housing Pathway Discussion Guide & Checklist](#)
- [Roofs for Youths- Tenancy Needs & Wants Worksheet](#)
- [My Housing Pathway Plan: A Step-by-Step Guide to Finding the Right Place to Live/ Step by Step Visual](#)
- [Share It- House Sharing Guides](#) and [Example House Mate Agreement](#)
- Rental Resume/Tenancy Profile Template
- Rental Application Cover Letter
- [Application for Bond Assistance Loan](#)
- NRAS Household income (Indexation)
- Home Stretch WA- Housing Allowance Application Form, Practice Guide & Fact Sheet

### **What do you do (Step by Step Guide) to run this session?**

1. Arrange a time to meet with young person somewhere they feel comfortable for a Housing Pathways Planning session
2. Print off any necessary forms or planning tools, info flyers to provide to the young person.
3. Run through Home Stretch Housing Pathways Discussion Guide to gauge where young person is at with their housing plans or utilise any of the other housing pathway planning tools
4. Take laptop to access the internet to look at available housing options, e.g. NRAS Properties, Private rental properties, share housing options, etc.
5. If exploring share house options, support the young person to start thinking about living together agreements.
6. If exploring rental options, support the young person to create a Rental Resume/Tenancy profile and/or Cover Letter.
7. Discuss financial supports & how to apply for them e.g., Home Stretch Housing Allowance, Bond Assistance Loan Scheme, etc.

## EXAMPLE HOUSING PATHWAY PLANNING TOOLS TO USE

Below is a list for example housing pathway planning tools- these are just for reference- it would be encouraged that Coaches get creative and create different versions of tools



### Now & Future Pathway Planning

Use visual mind mapping to explore current situation / options and future aspirations for housing.

Do brainstorming and explore Pros & Cons of different places and begin thinking about costs.

**Home Stretch**  
**Housing Pathway**  
**Discussion Guide &**  
**Checklist:**

The Transition Coach can use this form to establish and guide the Housing Pathway Plan with the young person. It creates opportunities to discuss the young person's initial plans and provide them with the necessary information enabling them to make an informed choice on where they would like to live.

## HOME STRETCH HOUSING PATHWAY DISCUSSION GUIDE & CHECKLIST

### 1. HOUSING OPTIONS

- Do I know what type of accommodation I can move into?
- Do I know who I want to live with and where I want to live?
- Do I know how much I can afford? Have I worked out my budget?
- Do I know what I need to be prepared for? (Share housing/ own rental/ student accommodation/ transitional accommodation/family)

#### Resources

- [What type of housing do I want?](#)
- [Brainstorming activity](#)
- [Pros & Cons list](#)
- [Roofs for Youth- Tenancy Needs & Wants Worksheet](#)

### 2. APPLYING FOR A RENTAL

- Have I completed a rental portfolio?
- Do I have all my important documents in a file? (Birth Certificate, Bank statements/ payslips, sample rental portfolio etc.)
- Do I know where to apply for properties?
- Do I know how to call the real estate agent?
- Do I know how to inspect a property?
- Do I know my legal rights?

#### Resources

- [Where to find a rental](#)
- [Rental Resume](#)
- [Applying for a rental property](#)
- [Roofs for Youth- Calling a Real Estate Agent](#)
- [Tenancy WA- Inspecting a Property Checklist](#)

### 3. MOVING OUT AND START UP COSTS

- Have I worked out what I need when I move out and how much things cost?
- Do I have a Household Items Checklist?
- Do I know how I will pay my Bond & 2 weeks rent in advance?
- Do I know how I will move all my belongings?
- Do I know how much it will cost for moving?
- Do I know how much bills cost? (Electricity, Gas, Water, Internet etc.)
- Have I completed a budget?

#### Resources

- [How much does it cost?](#)
- [Roofs for Youth- Rental Start Up Costs Worksheet](#)
- [Roofs for Youth- Meeting Set up Costs](#)
- [Roofs for Youth- Budget Template](#)
- [Tenancy WA- Utilities factsheet](#)

## Roofs for Youths – Tenancy Needs & Wants Worksheet:

This worksheet can be utilized as a brainstorming activity with the young person to determine their needs and wants as a potential tenant. It can also be used as a prompt to create a Pros & Cons list for the different accommodation types, e.g. share housing, private rental, etc.



### Resource: Session 1 – Topics 3&4

## Tenancy Needs and Wants Worksheet

Go through the worksheet to help you determine your tenancy needs and wants.

Aspect	Things to think about	What do you want?
<b>Money</b>	You should not pay more than about one third of your income on rent. If you pay more than this you may find it very difficult to meet other living costs.	How much do you want to pay?
<b>Location</b>	The location of a property affects the rental price. When thinking about location keep in mind access to public transport, access to work and school and access to support such as friends and family.	Where do you want to live?
<b>Sharing</b>	Consider the pros and cons of sharing. Who would you share with: friends or family? What would your criteria be for choosing a house mate?	Are you going to share?
<b>Type of place</b>	Think about what you need in a house, including: <i>Layout and design, garden or courtyard (do not forget you will then have to maintain it), how many bedrooms?</i>	What type of accommodation do you want to live in?
<b>Other Important Issues</b>	Are there other considerations like pets or access to public transport? Is the property suitable to accommodate any disabilities or health issues you might have?	What else is important for you?

#### Are your needs and wants realistic?

- Can I afford the rent?
- Can I get to work/school when I need to?
- Can I easily see my friends/family/people that support me when I need it?
- Do I have the personal space I need?
- Will I be able to meet the obligations involved (i.e. no pets, or pool maintenance)?
- Can I afford the move in costs (bond, two weeks' rent, and utility connections)?

## Housing Pathway Plan: A Step-by-Step Guide to Finding the Right Place to Live- Visual Planning tools

A step-by-step guide for pathway planning and goal planning. It can be used as a checklist for discussion or could be adapted and hand drawn or use digitally on canva to make it more appealing to the young person. This tool included step by step brainstorming, aspirational goal planning, housing options brainstorming, budgeting, action plan, to do list an support circles planning tool

### 01 WHERE AM I NOW?

Lets take a look at where your starting from so we can figure out what to do next!

- Where do you live right now?
- What's your Money Situation?
- Whos living with you?
- Pros & cons of my situation?



### 02 WHAT DO I WANT?

Time to think about what kind of place you really need and want. Its important to know what your goals are

- Short Term Goals (Right Now?)
- Long term Goals ( Future?)



### 06 EXPLORE OPTIONS FOR EXTRA SUPPORT

If you get stuck or need advice there are lots of places you can turn for help

- Community and Transitional Housing Programs
- Financial support- rent assistance
- Housing workers or friends/ family that that know how to find housing and manage money
- Whos in my support circle that can help me with my plan?



### 03 WHAT ARE MY OPTIONS?

Lets brainstorm all the different places you could live and find the best option for you

- Renting?
- Staying with Family/Friends?
- House Sharing?
- Other options? (Community or transitional youth housing)
- pros and cons of options



## HOUSING PATHWAY PLAN



A step by Step Guide to Finding the Right Place to Live

### 05 MAKE A PLAN AND SET DEADLINES

Its time to put your plan into action and break it into smaller, manageable steps.

- Short term ( 1-3 Months)
- Medium term- (3-6 months)
- Long Term (6-12 months)



### 04 HOW DO I AFFORD IT?

Budgeting isn't the most exciting part, but its important to make sure you don't get stuck paying more then you can handle

- Make a Budget- How much can I afford?
- Do I need any extra assistance?
- Savings Plan - what do I need to pay for ?











## MY HOUSING PATHWAY PLAN HOUSING OPTIONS PROS & CONS LIST

HOUSING OPTION:	PROS ✓	CONS ✗

## MY HOUSING PATHWAY PLAN BRAINSTORMING

SORT OUT NOW

SORT OUT LATER



## MY HOUSING PATHWAY PLAN BRAINSTORMING

**WHO?  
(WHO WILL I LIVE WITH ?)**

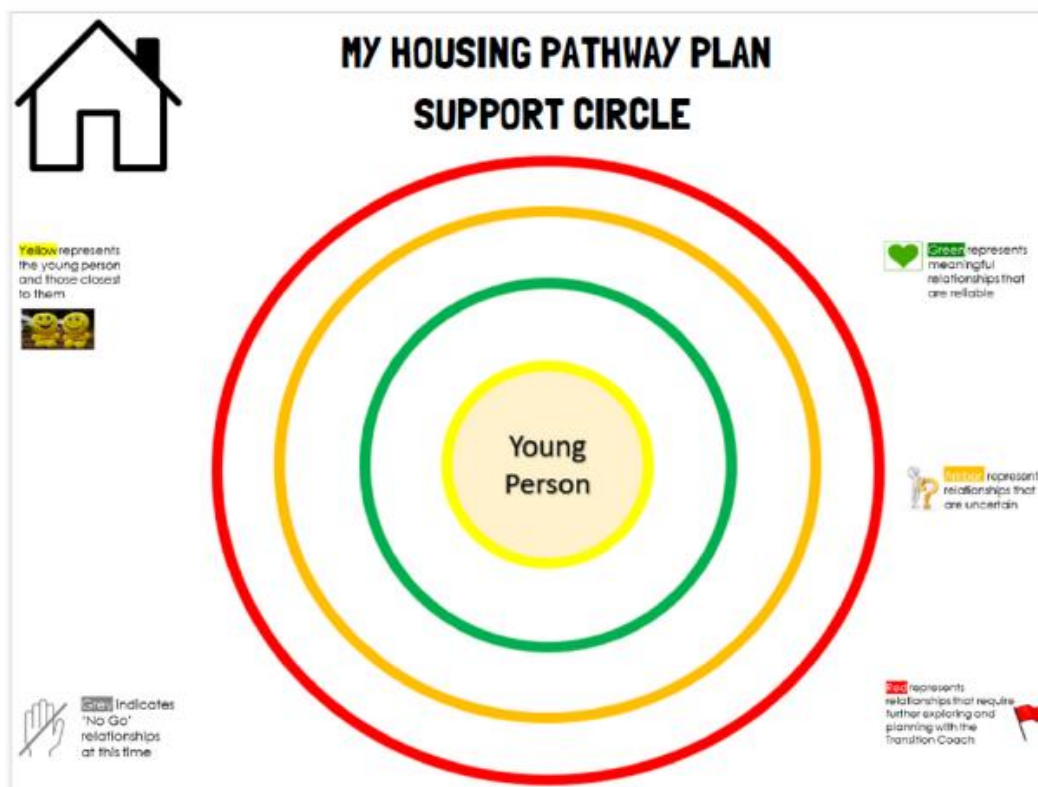
**WHERE?  
(LOCATION? )**



**WHAT? (WHAT ARE MY  
OPTIONS?)**

**HOW?  
NEXT STEPS/ ACTION  
PLAN?**

If the young person isn't sure where they could live it could be helpful to map out their support circles to explore potential options. It can also be helpful to explore who might support them when they move in and out of their place as well.



## [Housing Pathway Plan: A Step-by-Step Guide to Finding the Right Place to Live- checklist](#)

A step-by-step guide for pathway planning and goal planning. This is an example- could be adapted and edited

### ▲ **Housing Pathway Plan: A Step-by-Step Guide to Finding the Right Place to Live**

This tool is here to help you figure out your housing situation, whether you're looking to move out, find a better place, or figure out what your next steps are. Think of it like a road map for your housing journey, with different routes you can take.

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#### **Step 1: Where Am I Now?**

*Let's take a look at where you're starting from so we can figure out what to do next.*

- **What's Your Current Housing Situation?**
    - Do you live with family, roommates, or on your own?
    - Are you facing problems where you live (e.g., it's too expensive, or it's not safe)?
    - Do you need to find a place quickly (e.g., you're at risk of being kicked out, or your lease is ending soon)?
  - **What's Your Money Situation?**
    - How much money do you make right now? (weekly, monthly, or from your job)
    - What's your rent or other housing costs?
    - Do you have any savings for moving or emergencies?
  - **Who's in Your Household?**
    - Are you living with anyone (e.g., family, friends, kids, pets)?
    - Do you have any special needs (like medical stuff or disability needs) that affect where or how you live?
- 

#### **Step 2: What Do I Want?**

*Time to think about what kind of place you really need and want. It's important to know what your goals are.*

- **Short-Term Goals (What do I need right now?)**
  - Do you need a place ASAP? (temporary housing, a new room, etc.)
  - Are you looking for a cheaper place?

## HOUSEMATE AGREEMENT AND SHARE HOUSING GUIDES



[Share it! Preparing young people to share housing successfully | Family & Community Services](#)

A complete guide of preparing young people to live together and in shared tenancies – helpful to go through with young people before they move out

**Housemate Agreement**

Sharing a house can be great and can often lead to [life long](#) friendships, but it's important to talk about how you want things to work in your house. What are some expectations you have of each other while sharing the house?

Expectations:

We all have pet hates and things that can get on our nerves. Think about what issues might annoy you while sharing a house. Being aware of these things from the start can help avoid conflict later.

Pet hates:

[Housemate agreement template](#)

This tool is helpful to have discussions with potential housemates before moving in to see if they are a good fit and also when deciding to move in to clarify expectations of each other

## Questions to Ask Potential housemates

### **QUESTIONS TO ASK POTENTIAL HOUESMATES**

1. What do you want in a roommate?
2. How often do you clean?
3. What do you do on the weekends? What do you like to do to relax and fun?
4. Do you like to have friends over or keep the party outside?
5. Do you smoke?
6. How often do you drink at home?
7. Are you still friends with your old roommates?
8. Do you have references?
9. What time do you usually go to bed?
10. Do you have any pets? Are you considering getting any?
11. What do you do for a living?
12. How long is your average workday?
13. Do you work from home?
14. Do you have a partner?
15. How do you like to share the bills? (in whose name – water/power/gas/wifi)
16. How often do you have guests?

## Rental Resume/ Tenancy Profile Template:

The Transition Coach can support the young person to create a Rental Resume/ Tenancy Profile that they can use when applying for share houses or rental properties. This will prompt the young person to think about who they would like to use as their rental references and ensure that they have all the necessary identification and documents they will need for a rental application.

## Rental Application Cover Letter:

The Transition Coach can support the young person to write a general Rental Application cover letter (including any relevant information such as their rental history and their income), to use when applying for share houses and rental properties.

# Young Person

## Tenancy Profile

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04  
@gmail.com

### RENTAL REFERENCES

Name:  
(Personal Reference)  
PH:  
MOB:

### AVAILABLE UPON REQUEST

- 100 Points of Identification
- Reference Letter
- Income Statement

### PROFILE/ ABOUT ME

DOB:  
Occupation:  
Pets:  
Bior:

### LOOKING FOR

**Rental Property**  
Price:  
Bedroom:  
Location:

### EDUCATION

School/ Tafe  
Year Graduated

**DATE**

Re: Rental Application - **ADDRESS**

To whom it may concern,

My name is **[NAME]** and I am currently looking for a rental property located in **[SUBURB]** or the surrounding suburbs.

I currently live at **[ADDRESS]** and have lived there since **[MONTH & YEAR]** where I pay **[AMOUNT]** per week in rent. Prior to that I lived at **[ADDRESS]** where I paid **[AMOUNT]** per week in rent. I have included references for these properties in my attached application.

**PARAGRAPH ABOUT YOU E.G. YOUNG PARENT STUDYING, ETC.** I currently receive **[\$AMOUNT]** payments.

Given my income is approximately a **[\$AMOUNT]** a fortnight and my rental history shows that I am able to consistently make my rental payments, I feel that this demonstrates that I will be able to pay the weekly rent. I am also eligible to apply for bond for this rental property through the Department of Communities - Housing.

**[EDIT PARAGRAPH AS NECESSARY]** I am particularly interested in this property because of the location as it is a short distance to travel to my college. I am quiet and respectful of others' privacy and have always had good relationship with the people I have lived with, who I have provided contact details for to confirm this.

Along with my cover letter, I have included the rental application and all relevant identification documents.

I am looking for a stable tenancy and hope you will consider my application favourably. If you have any questions or concerns, please do not hesitate to contact me.

Sincerely,

**[NAME]**  
PH:  
Email:

## Application for Bond Assistance Loan:

When applying for a share house or rental property, if the young person does not have available funds for the required bond and rent in advance, the young person can apply for a bond loan through the Department of Communities – Housing.

The Transition Coach can provide the young person with the Application for Bond Assistance Loan form and support them to submit their application through their relevant Housing office.



### Application for Bond Assistance Loan

This is an application for a Bond Assistance Loan and/or Rent in Advance to assist you to rent a private property and is subject to eligibility criteria. Please read the Bond Assistance Loan Scheme policy and brochure for more information. Visit [Housing.wa.gov.au](https://www.housing.wa.gov.au)

Boarders, lodgers and others who occupy rooming houses, boarding houses and shared accommodation or who sublet a room or part of a property are not eligible for a Bond Assistance Loan.

Applicant Details	
Surname	<input type="text"/>
First name	<input type="text"/>
Second name	<input type="text"/>
Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>
If a Housing officer wishes to speak with you, will you need an interpreter?	No <input type="checkbox"/> Yes <input type="checkbox"/>
Language	<input type="text"/>
Have you/will you and the co-applicants be signing the Tenancy Agreement?	No <input type="checkbox"/> Yes <input type="checkbox"/>
Have you already found a property?	No <input type="checkbox"/> Yes <input type="checkbox"/> How much is the weekly rent? <input type="text"/>
Have you already paid a deposit or bond?	No <input type="checkbox"/> Yes <input type="checkbox"/> Written evidence required. (Copy Tenancy Agreement + Bond receipt)
Are you applying for Rent in Advance?	No <input type="checkbox"/> Yes <input type="checkbox"/>
Current Address	<input type="text"/>
Postcode	<input type="text"/>
Phone 1	<input type="text"/>
Phone 2	<input type="text"/>
Centlink Reference Number	<input type="text"/>
Email	<input type="text"/>
Do you, your partner and/or co-applicant's own or are you in the process of buying residential land or property?	
No <input type="checkbox"/> Yes <input type="checkbox"/> Please provide details of the address of the property, whether you intend to dispose of the property, whether you live in the property, etcetera. Documentation will be required.	
Have you, your partner and/or co-applicant's been known under another name?	
No <input type="checkbox"/> Yes <input type="checkbox"/> Please give previous and current name/s.	

<https://www.housing.wa.gov.au/housingoptions/rentaloptions/bondassistance/Pages/default.aspx>

## NRAS Household Income (Indexation):

If the young person is a low-income earner, then they may be eligible to apply for private rental properties under the National Rental Affordability Scheme. The NRAS Household Income Indexation document can be used to determine if the young person is within the NRAS income limits.

For more information go to;

<https://www.housing.wa.gov.au/housingoptions/rentaloptions/nras/Pages/default.aspx>



## National Rental Affordability Scheme (NRAS)

### NRAS Household Income (indexation)

#### Introduction

In order to be eligible for an incentive under NRAS, approved participants must ensure dwellings are rented to eligible tenants.

The gross income limits for households of eligible tenants are specified in the National Rental Affordability Scheme Regulations 2008. Each year, household income limits are indexed according to percentage changes in the All Groups component of the Consumer Price Index so that the income limits effectively maintain the same target group of tenants over the life of the Scheme.

Income levels are assessed against gross income limits according to the household composition. For NRAS purposes, a household is considered to be all persons who are tenants of the dwelling. All persons who ordinarily reside in an NRAS home must have their income included as a member of the household.

A household's gross income for the 12 months prior to commencement of tenancy of an NRAS dwelling must be equal to or less than the relevant income limit for the household's composition. Household income may increase above the income limit in subsequent years. However, a dwelling ceases to be eligible for an incentive if the tenants' household income exceeds the applicable household income limit by 25 per cent or more in two consecutive eligibility years. An eligibility year is the 12 month period beginning on the anniversary of the start of the tenancy.

#### Initial Household Income Limits for the 2021-22 NRAS year

The initial household income limits for the 2021-22 NRAS year (i.e. the period 1 May 2021 to 30 April 2022) are:

2021-22 NRAS Year	Initial Income Limit
First adult	\$52,795
First adult – sole parent	\$55,530
Each additional adult	\$20,198
Each child*	\$17,514

\*Child means a person under 18 years of age who is financially dependent on an eligible tenant. If a person under 18 years of age is financially independent, they are considered an adult for NRAS purposes.

## Application for payment of Housing Allowance

After completing a Housing Pathway plan the young person can apply for a Housing Allowance, they will need to complete a budget and all the housing allowance forms.