



Affordable Housing

What is Affordable Rental Housing?

Affordable rental housing is housing that meets the needs of people on very low to moderate incomes and is priced so that they can afford other basic living costs such as food, clothing, transport, medical care and education.

Affordable housing may include a range of accommodation types and sizes, including single or multi-bedroom units, Duplex units, triplex units and houses. It is available in Orange, Mudgee and Bathurst and people must meet eligibility criteria to apply. Affordable rental housing in NSW is usually managed by not-for-profit community housing providers like Housing Plus, and/or by private organisations.

Many people need affordable rental housing for lots of different reasons including people who work full or part-time in lower paying jobs. In addition it can include people who are going through a change in their lives which effects their financial situation such as having a baby, getting a divorce or leaving home for the first time, as well as people receiving a government pension or benefit.

Am I eligible for Affordable Rental Housing?

Eligibility for affordable housing mostly depends on your household income, which must be within the maximum limits set by the NSW and/or Australian Governments.

Table 1 below is a guide to the maximum income you can receive to be eligible for an affordable rental property that is funded by the National Rental Affordability Scheme (NRAS). You will notice that the more people you have in your household, the higher your household income is allowed to be.

Table 1: Affordable Rental Housing Income Eligibility Limits 2014/15 (for NRAS properties :

2014–2015 Year	Maximum Initial Households Income
1st Adult	\$47,289
First Sole Parent	\$49,738
Each Additional Adult	\$18,089
Each Child	\$15,685

Table 2: Affordable Rental Housing Various Household Compositions

Household Composition	Maximum Initial Households Income Limit
One Adult	\$47,289
Two Adults	\$65,378
Three Adults	\$83,466
Four Adults	\$101,555
Sole Parent with One Child	\$65,423
Sole Parent with Two Children	\$81,108
Sole Parent with Three Children	\$96,793
Couple with One Child	\$81,063
Couple with Two Children	\$96,748
Couple with Three Children	\$112,433



Looking for more info?

-  Contact your local Housing Plus office
-  Visit housingplus.com.au
-  Call us on 1800 603 300

Other factors may also be considered for eligibility

Other factors which may be considered when assessing eligibility include:

- + Are you are a citizen or permanent resident of Australia
- + Would your household be able to secure suitable or adequate housing in the private rental market
- + Do you own any assets (e.g.. a property) which you could use to solve your housing need
- + Can you can show that you are able to maintain a successful tenancy.

Specific criteria may vary, so you will need to check when you contact a Housing Plus Office.

Renting affordable housing

How much rent will I pay?

Rents for affordable housing are set in one of two ways.

- + The first is to set the rent as a discount of the current market rent, this means the rent is usually between 20% and 25% below the market rent. Where rent is set this way, the amount you pay will depend on the market rent for a similar property in the same area.
- + The second is to set the rent as a proportion of a household's before tax income. Where rent is set this way, households may be charged between 25% and 30% of their before tax income for rent.

How long can I stay?

Generally, clients of affordable housing enter into a lease for a fixed term and you will need to continue to meet the eligibility criteria during the tenancy. As long as you remain eligible for affordable housing the lease can generally be renewed or continued.

How is affordable housing different to social housing?

Affordable housing is not the same as social housing. You do not have to be eligible for social housing to apply for affordable housing, though people who are eligible for social housing may also be eligible for affordable housing properties.

Affordable housing is open to a broader range of household incomes than social housing, so you can earn more income and still be eligible. Rent is also calculated differently and there are different tenancy arrangements. Some affordable housing properties may be available to some applicants on the NSW Housing Register, and also to people who are leaving social housing.

To apply

To apply for affordable housing, contact your local Housing Plus Office. Affordable housing is only available in Orange, Bathurst and Mudgee. However there is no guarantee that a suitable property will be available so please contact Housing Plus directly for further information.

We will ask you to complete an application form and provide documents which support your submission. You will usually be asked to provide proof of Australian residency, identity, income, medical documents indicating any disabilities or serious health problems, rental history, personal references and other relevant information.

Your application will then be assessed for eligibility based on your information. We will let you know the outcome and if your application is successful whether or not there is a vacancy. It's important to note that completing an application form, or even being assessed as eligible, does not guarantee you an affordable housing property.

If there is no vacancy, you may be able to go on a waiting list. If you are placed onto

a waiting list, it is important to notify us with any changes to your contact details or circumstances, so we can contact you if a property becomes available.

For more information

For more information about affordable housing, including details about eligibility, setting rent, lease arrangements and vacancies, please contact your local Housing Plus Office.

Some questions you might ask Housing Plus include:

- + Am I eligible?
- + How much rent will I pay?
- + Are there any vacancies at the moment?
- + Do you keep a waiting list?
- + How long can I stay in an affordable housing property?
- + What happens if my income changes?
- + What happens to my place on the NSW Housing Register for social housing if I enter an affordable housing tenancy?

For more information about residential tenancies in NSW, go to:

www.fairtrading.nsw.gov.au/Tenants_and_home_owners/Renting_a_home.html

For information about social housing assistance, go to

www.housingpathways.nsw.gov.au



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