

**Fact sheet**

November 2011

# Renting affordable housing



Affordable housing offers secure, discounted and long-term housing for people on low to moderate incomes who are unable to find suitable housing in the private market. Affordable housing is discounted to ensure that households are able to sustain other essential living costs such as food, health and education. Rental properties are spread across metropolitan and regional areas in NSW.

## Is affordable housing different to social housing?

Yes. Affordable housing is different to social housing as it:

- targets a range of household income groups, from low to moderate income households
- has a different application process
- calculates rents differently
- may have different tenancy terms

- is managed by community housing providers, tenancy managers funded by Housing NSW and other organisations
- is not managed by Housing NSW or the Aboriginal Housing Office.

## How much rent do affordable housing tenants pay?

Rents for affordable housing are set in two ways.

The first is to provide tenants with discounted rent, at least 20 - 25 percent below the market rent.

The second way is for households to pay a proportion of their gross income. Households may be charged between 20 and 30 percent of their gross income. Generally lower income households pay a smaller proportion of their gross income.

## How do I know if I am eligible?

Eligibility depends on your income and the number of people in your household. The table below is a guide to affordable rental housing funded by the NSW Government.

If you are applying for affordable housing managed under the National Rental Affordability Scheme (NRAS), Affordable Rental Housing State Environmental Planning Policy (ARHSEPP) or local government affordable housing programs, slightly different limits may apply.

### Affordable housing income eligibility limits from 1 July 2011

Examples of Household Types	Maximum gross annual income (before tax)		
	Sydney region	Remainder NSW	NRAS (all NSW)
Single (first adult)	< \$50,000	< \$43,400	< \$44,128
Single + 1 child	< \$65,000	< \$56,400	< \$61,049
Single + 2 children	< \$80,000	< \$69,400	< \$75,685
Single + 3 children	< \$95,000	< \$82,400	< \$90,320
Couple	< \$75,000	< \$65,100	< \$61,006
Couple + 1 child	< \$90,000	< \$78,100	< \$75,641
Couple + 2 children	< \$105,000	< \$91,100	< \$90,277
Couple + 3 children	< \$120,000	< \$104,100	< \$104,913

**\*Note:** Eligibility limits are updated on an annual basis. Please check the Housing NSW website to ensure they are up to date.

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In addition to household income eligibility, applicants must meet the following requirements:

- be a citizen or permanent resident of Australia (does not apply to NRAS tenants)
- show your household does not have suitable or adequate housing and is unable to resolve this in the medium to long term
- not own any assets (or property) which you could be reasonably expected to use to resolve your housing need.

There may also be need to show your ability to maintain a successful tenancy, and your local connection to the area in which you wish to rent. Local connections may be identified as currently living/working in the area, having previously lived in the area for a given period of time, or other strong connections that represent a housing need within the affordable housing locations.

All applicants must contact community housing providers or tenancy managers to verify their eligibility as criteria may vary between each housing provider.

## How do I apply?

If you are eligible, a housing provider or tenancy manager will provide you with an application form. As part of your application, you may need to provide proof of Australian residency, income and identity; medical support letters indicating any disabilities or serious health problems; rental history and/or personal references; and any other relevant information.

Tenancy managers will try to find you a property in the area you choose but there is no guarantee a property will be available in that area. For specific

locations of affordable housing you can contact registered community housing providers or tenancy managers. See contact details on page 3 of this fact sheet.

Once the application has been lodged, the form will proceed through an assessment process. Eligible applicants will be placed on a waiting list and ranked according to priority and need of housing. A provider will contact you when a suitable vacancy becomes available. It is important to keep the community housing provider or tenancy manager up-to-date with any changes to your contact details or circumstances.

Completing an application form does not guarantee you an affordable housing property.

## Where can I go for more information?

The best points of contact are community housing providers and other tenancy managers, who can provide details on eligibility requirements, how to obtain an application form, the location/s of properties, as well as information regarding tenancy management.

When speaking to your community housing provider you should ask:

- How do you charge rents – discounted market rent or proportion of income?
- What happens if my income changes and exceeds the eligibility limit or my income drops and I am unable to pay the same amount of rent?
- How long will it take for my application to be processed?

- Am I able to see the offered property before I make a final decision?
- What tenancy conditions apply?
- What is the length of leases for affordable housing?
- What are my obligations, rights and responsibilities as a tenant?

For more information and advice regarding residential tenancies in NSW, visit the NSW Fair Trading website: [http://www.fairtrading.nsw.gov.au/Tenants\\_and\\_home\\_owners/Renting\\_a\\_home.html](http://www.fairtrading.nsw.gov.au/Tenants_and_home_owners/Renting_a_home.html)

If you would like to investigate whether you are eligible for other forms of housing assistance, including public and community housing, or private rent assistance, call 1300 HOUSING (1300 468 746) or visit the Housing Pathways website: <http://www.housingpathways.nsw.gov.au/>

For more information on affordable housing, contact Housing NSW, Centre for Affordable Housing on 02 8753 8181 or visit: <http://www.housing.nsw.gov.au/Centre+for+Affordable+Housing/>

# Renting affordable housing

Community housing providers	Office contact details	Operating regions
Affordable Community Housing Limited	Silverwater Phone: 02 8622 1500	South West Sydney, Western Sydney, Southern Sydney
Argyle Community Housing Inc.	Bowral Phone: 02 4861 2753	South West Sydney
Baptist Community Services NSW & ACT	Pennant Hills Phone: 02 9980 7711	NSW South East, NSW Far North Coast
Bridge Housing Ltd	Redfern Phone: 02 9699 6055	Southern Sydney
Community Housing Limited	Parramatta Phone: 02 9891 7600	Western Sydney, Eastern Sydney, NSW Mid North Coast, Central Coast, NSW South East
City West Housing	Pymont Phone: 02 8584 7500	Inner Sydney
Compass Housing Services Co Ltd	Newcastle Phone: 02 4929 5537 East Maitland Phone: 02 4933 5063	Hunter, Central Coast
Ecclesia Housing	Parramatta Phone: 02 9890 7455	South West Sydney
Housing Plus	Orange Phone: 02 6360 3300	NSW Central West
Hume Community Housing	Fairfield Phone: 02 9724 0554	South West Sydney, Western Sydney, North West Sydney
Illawarra Community Housing Trust	Wollongong Phone: 02 4227 1166	Illawarra
Illawarra Retirement Trust	Wollongong Phone: 1800 024 915	Illawarra, South West Sydney
Link Housing (formerly North Shore Community Housing)	Chatswood Phone: 02 9412 5111	Northern Sydney
Mission Australia Housing	Sydney Phone: 1800 269 672	Western Sydney, Southern Sydney, Mid North Coast NSW
Southern Cross Community Housing	Nowra Phone: 02 4421 5145	Illawarra, South Coast
St George Community Housing Limited	Hurstville Phone: 02 9585 1499	South West Sydney, Inner Western Sydney
Wentworth Area Community Housing	Penrith Phone: 02 4777 8000	Western Sydney
Women's Housing Company Ltd	Surry Hills Phone: 02 9281 1764	Southern Sydney, Western Sydney
Uniting Care NSW & ACT	Sydney Phone: 02 9376 1400	Northern Sydney, Central Coast, Illawarra, NSW Far North Coast, NSW North

# Renting affordable housing

Private tenancy manager	Office contact details	Operating regions
The Claireleigh Joint Venture	Ian Hashman Phone: 0411 386 722	Central Coast
Edgeworth Projects Pty Ltd	Alana, Century 21 Real Estate Phone: 02 4942 8377	Hunter
Macquarie Bond Pty Ltd	Rozelle Phone: 1800 033 314	Illarawara
Queensland Affordable Housing Consortium	Margaret Hill, Eureka Group Phone: 02 6772 6166	NSW North

It is illegal for an officer of Housing NSW to ask for money or favours or other benefits of any kind in exchange for helping you with your housing needs.

It is also illegal for you or anyone else to offer money or favours or other benefits of any kind to an officer of Housing NSW in exchange for helping you. If you have any information regarding this, please contact Business Assurance on 1300 HOUSING (1300 468 746). Housing NSW may refuse the provision of further housing services to anyone who has engaged or sought to engage in corrupt or illegal conduct.

### Translation service

Arabic	خدمة الترجمة الخطية والشفهية الجانية اتصل على الرقم 131 450
Chinese	免費的翻譯傳譯服務 致電 131 450
Russian	Служба бесплатного письменного и устного перевода Позвоните по номеру 131 450
Spanish	Servicio Gratuito de Traducción e Interpretación Llame al 131 450
Vietnamese	Dịch vụ Phiên dịch và Thông dịch Miễn phí Điện thoại 131 450