

Affordable Housing

Frequently Asked Questions

What is affordable housing?

Affordable housing is housing for individuals and families with very low to moderate combined income.

Rent is charged at a discount to the market rent that you might pay in the private sector. Housing is generally considered affordable if it costs less than 30% of gross household income.

Who is eligible for affordable housing?

Affordable housing applicants must:

- Be a citizen or have permanent residency in Australia
- Be a resident in NSW
- Be 18 years of age or older
- Be able to establish your identity
- Be able to sustain a tenancy, with or without support
- If you have any former tenant debts to Homes NSW or a Community Housing Provider, be making payments to repay the debt
- Meet income eligibility limits
- Should not have assets or property which could reasonably be expected to solve your housing situation

What is the income limit for affordable housing?

Income eligibility thresholds may differ depending on the Affordable Housing Program and will be assessed

in accordance with the applicable guidelines, legislation, and any program-specific requirements.

The NSW Affordable Housing Guidelines income limits provide a general indication of eligibility; however, the applicable income thresholds for a specific property or program may differ.

What is the difference between social and affordable housing?

- Affordable housing is open to a broader range of income.
- Households 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.
- Rent for affordable housing is calculated differently to social housing.

Is there a waiting list for affordable housing?

Housing Trust does not keep a waiting list for affordable housing. We only accept applications when we have a vacant property.

How do I apply?

If you meet the eligibility criteria and believe the advertised property meets your needs, submit an application through the relevant property listing advertised on the Housing Trust website.

If your application is accepted or you are shortlisted for the property, you will be invited to view the property before you sign your Tenancy Agreement.

Applications for affordable housing cannot be made through Housing Pathways.

How much rent will I pay?

Rent setting arrangements vary depending on the Affordable Housing Program. Rent may be calculated as 30% of a household's gross income, capped at a maximum of 74.9% of market rent, or set at a discounted market rent, typically 80% of the market rent.

The applicable rent-setting method will be determined in accordance with the relevant program guidelines and requirements.

You will be informed of the rent setting method prior to signing your Tenancy Agreement.

How do I know when there is a vacant affordable housing property?

When there is a vacancy in affordable housing, Housing Trust will advertise the property on www.realestate.com.au, our website and our Facebook page.

What sort of information do I need to provide?

You will need to provide evidence of all income you have received in the prior 12 months. This may include but is not restricted to:

- Copies of pay slips
- Statements from Centrelink
- Copies of bank statements
- Written evidence of overseas income such as pensions

- Statements which provide information about other sources of income
- Letters from employers (current or past)

If Housing Trust has permission from you and/or other adults living with you to access Centrelink income on your/their behalf you may not be required to provide a copy of your Centrelink income.

Do I have to pay a bond when I move in?

Yes. You will be charged a bond of four (4) weeks of the rent payable at the time you sign your Tenancy Agreement. Your bond as well as two (2) weeks advance rent is required before you sign your Tenancy Agreement.

Do I have to notify Housing Trust of a change?

Reporting requirements may vary depending on the Affordable Housing Program. If your household income or household composition changes, please contact Housing Trust and we will let you know if any action is required.

There are some instances where you do not need to notify Housing Trust and these include:

- Consumer Price Index (CPI) from Centrelink,
- Household member turning 18 or if your casual wage increases

Can I apply for a transfer if I'm in an affordable housing property?

No, affordable housing tenants are not eligible for a transfer.

If your property is no longer suitable, you will need to find your own alternative accommodation. You can apply for another affordable housing property if there

is a vacancy and you can apply for social housing if you meet the eligibility criteria.

What happens if I become ineligible for affordable housing?

Housing Trust conducts eligibility reviews every 12 months. If you are found to no longer be eligible for affordable housing, Housing Trust will assist you to access alternative housing options.

To remain eligible for affordable housing, you must continue to meet the criteria outlined above. Existing tenants are permitted to earn up to 25% above the maximum eligibility income limits.

How do I find out more information?

You can contact Housing Trust on (02) 4254 1166 or email us at info@housingtrust.org.au

Our office hours are Monday – Friday, 9:00am to 5:00pm.

Do you need an Interpreter or a Translator?

If you need help to understand this letter, please contact Telephone Interpreters on 131 450 and ask them to call Housing Trust on 4254 1166 at no cost.

Trebate li tumača ili prevoditelja?

Ako vam je potrebna pomoć da biste mogli razumjeti ovo pismo, kontaktirajte telefonske tumače na broj 131 450 i zamolite ih da nazovu Stambeno povjerenstvo (Housing Trust) na broj 4254 1166, bez ikakvih troškova.

Да ли вам треба тумач или преводилац?

Ако вам треба помоћ да разумете ово писмо, молимо вас јавите се на 131 450 за телефонског преводиоца и затражите да бесплатно назову Housing Trust на 4254 1166.

¿Necesita un intérprete o un traductor?

Si necesita ayuda para entender esta carta, comuníquese con los intérpretes telefónicos en el 131 450 y solicite que llamen a Housing Trust al 4254 1166 sin costo alguno.

Bir Sözlü veya Yazılı Tercümana mı ihtiyacınız var?

Bu mektubu anlamak için yardıma ihtiyacınız varsa, lütfen 131 450 numaralı telefondan Telefonda Tercüman servisi ile iletişime geçin ve 4254 1166 numaralı telefondan Housing Trust'ı ücretsiz olarak aramalarını isteyin.

هل تحتاج إلى مترجم شفوي أو مترجم خطي؟

إذا كنت بحاجة إلى مساعدة لفهم هذه الرسالة، فيرجى الاتصال بخدمة الترجمة الشفوية على الرقم 131450 واطلب منهم الاتصال بصندوق الإسكان Housing Trust على الرقم 42541166 دون أي تكلفة.