

Tharawal Housing Aboriginal Corporation

Affordable Housing Program – FACT SHEET

What is Affordable Housing?

Affordable Housing is a government initiative to assist the needs of people on low to moderate incomes in the rental market. The rent setting on Affordable Housing properties is set below the standard market rent. The aim of the program is to assist people to be able to meet the basic living costs such as food, clothing, transport, medical expense and education.

Who is Eligible?

Applicants applying for Affordable Housing with Tharawal Housing Aboriginal Corporation must meet the following eligibility criteria:

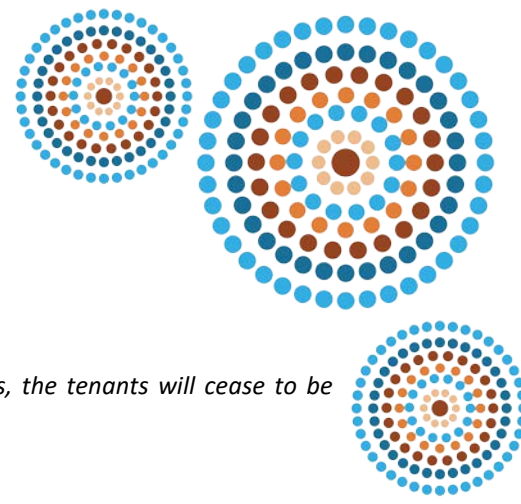
- Confirmation of Aboriginality
- Be a resident of NSW
- Be a citizen or have permanent residency in Australia
- Be at least 18 years of age
- Proof of Identity
- Household income within the income eligibility limits
- Not own any assets or property which could reasonably be expected to resolve housing needs
- Be able to sustain a successful tenancy, without support or with appropriate support in place

Income Eligibility:

There is no minimum income eligibility limit set for applicants applying for Affordable Housing, however applicants will not be considered for properties that are not affordable based on their total household income. The maximum household income limits is set out in the below tables. Applicants earning above the below income limits will not be considered.

2019-20 NRAS Year		
Household composition	Initial household income limit (\$)	Existing tenant income limit (\$)*
Single	66,300	82,875
Single + 1 Child	86,200	107,750
Single + 2 Children	106,100	132,625
Single + 3 Children	126,000	157,500
Single + 4 Children	145,900	182,375
Couple	99,500	124,375
Couple + 1 Child	119,400	149,250
Couple + 2 Children	139,300	174,125
Couple + 3 Children	159,200	199,000
Couple + 4 Children	179,100	223,875

*This column shows figures which are 25 per cent more than the initial household income limits. If the combined gross household income of existing tenants exceeds the initial income limit by 25 per cent or more (i.e. is at or is



more than the existing tenant income limit) in two consecutive eligibility years, the tenants will cease to be eligible tenants

Housing Need:

Applicants will need to demonstrate a need for Affordable Housing and be unable to resolve their housing needs in the medium to long term without assistance. Some factors include but are not limited to; currently living in unaffordable and/or unsuitable housing or needing to relocate for employment or family reasons.

The number of people residing in the property that live must be appropriate to the size of the home.

How long can I Stay:

Applicants will be offered a 12 month fixed term tenancy agreement. At the end of the fixed term tenancy agreement tenants will be required to undergo an eligibility assessment to ensure they are still eligible for the program. Providing the tenant/s meet eligibility requirements a new 12 month fixed term tenancy agreement will be offered.

Tenant/s will be required to undergo an eligibility assessment annually to remain in affordable housing. Tenant/s will be required to provide proof of their total household income. In circumstance where the tenant/s no longer meet the eligibility criteria a 3 month fixed term lease will be offered to the tenant/s to allow them time to find alternative accommodation.

Bond:

Approved applicant/s will be required to pay 4 weeks market rent at the commencement of their tenancy agreement plus 2 weeks advance.

How to Apply:

Applicant/s need to complete an application for Affordable Housing and provide the below evidence. Application will be assessed within 28 days of receipt. Applicants will be advised in writing of outcome. Approved applicants will be placed on the waiting list.

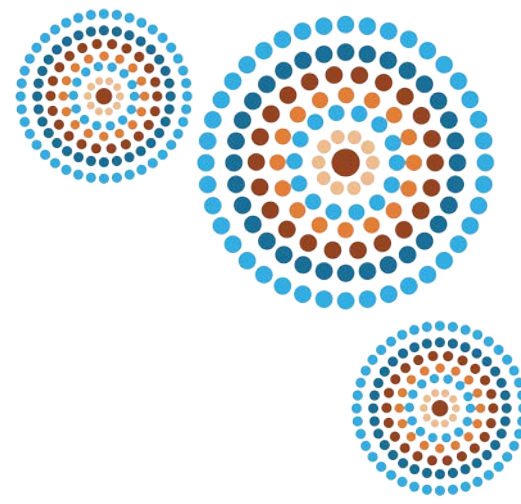
Evidence Required:

All applicants over the age of 18 are required to provide proof of all income sources, for example:

- Applicant or family members in receipt of Centrelink Income will need to provide 12 months payment history from Centrelink
- Applicant or family members in receipt of wages/salary will need to provide 12 months' pay slips or notice of tax assessment or a letter from their employer stating gross annual income for the last 12 months.
- Applicants or family members who are self-employed will need to provide profit and loss statement for the last 12 months

Proof of ID

- Birth Certificate
- Medicare Card



- Drivers License
- HealthCare Card
- Key Card

Proof of Assets and/or Debt

- 3 Month Bank Statement
- 3 month of all Loan Repayment Statement

Current Rent Receipt

- Proof of recent rent receipts if applicable or a copy of Rental Tenancy Agreement OR details with landlord's full name, address and phone number.

Additional Documentation Relating to Program

- Confirmation of Aboriginality
- Proof of connection to the area eg employment, family, connection to area

Rent Charged:

Rent charged on properties is generally 74.9% of the market rent for the property. Rent can be paid weekly or fortnightly. Tenants will be advised of the weekly rent charge prior to accepting the property. Rent reviews are undertaken on all properties annual. Tenants will be advised of any rent increase.

Water Charged:

Tenants are responsible for paying water usage chargers. Tenants will be invoiced quarterly and have 21 days to pay their account.

Maintenance:

Our maintenance and repairs are carried out by a third party organisation Hume Community Housing. For all maintenance issues please contact Hume Community Housing on 9727 0688 or Tharawal Housing Aboriginal Corporation during business hours.