

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. As a general rule, housing is usually 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 able to establish your identity
- Be able to sustain a tenancy, with or without support
- Be 18 years of age or older
- If you have any former tenant debts to Housing NSW or a Community Housing Provider, be making repayment to repay the debt
- Meet the relevant income limits
- Be in housing need and unable to resolve this need in the medium to long term without assistance
- 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 limits set by the NSW Government are outlined in the NSW Affordable Housing Guidelines. Income eligibility limits on properties receiving National Rental Affordability Scheme (NRAS) funding are outlined on the Department of Social Services website.

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.
- Applications for affordable housing properties are made directly to Housing Trust when we have a vacancy.
- Application for affordable housing cannot be made through Housing Pathways.
- Rent for affordable housing is calculated differently to social housing.

What types of properties are affordable housing?

Housing Trust has a range of properties classed as affordable housing. There are no restrictions to what type of property can be used for affordable housing.

Affordable housing can be units, townhouses, villas and freestanding homes all of which may have one, two and three or more bedrooms.

Is there 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.

If I am on the social housing waiting list will I be offered an affordable housing property?

No. Housing Trust will not contact you from the social housing waiting list to offer you an affordable housing property.

Housing Trust may let you know we have an affordable housing property and advise you on how to apply if you are interested.

How much rent will I pay?

If you are an affordable housing tenant, your rent will be calculated at 30% of total gross income for all people in your household 18 years and over. This calculation is conducted once every 12 months at the same time as the eligibility review or if a change occurs in your household.

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 and our Facebook page.

How do I apply?

If you meet the eligibility criteria and believe the advertised property meets your needs, send an email to rentals@housingtrust.org.au. Housing Trust will send you an application form for you to complete and return.

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.

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

Yes. You will be charged a bond of four (4) weeks of the market rent of your property. This is required to be paid before you sign your lease.

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?

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.

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

Will I only be living amongst other affordable housing tenants?

No. You may be living amongst a mix of social housing tenants, home owners and people renting in the private sector, as well as other affordable housing tenants.

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.