



Finding and applying for social and affordable housing

This fact sheet is only intended for older tenants living in private rental accommodation which is either unaffordable or no longer suitable due to the tenant's medical condition or disability. Tenants who are facing eviction from private rentals should contact a Tenants' Advice and Advocacy Service for assistance. Your local tenancy service can be found via www.tenants.org.au or the Tenants' Union NSW (02 8117 3700) can refer you to a service. Assistance with Care and Housing for the Aged (ACHA) can assist older tenants facing eviction to obtain affordable housing: www.dss.gov.au/node/33910 or by phoning 02 9263 3670.

Social housing

What is social housing?

Social housing is for very low to low income households and includes both public housing managed by the NSW Government (Housing NSW) and community housing managed by community housing providers. Rent is usually 25%-30% of the household's gross income. For someone on a pension, this includes the base rate of the Pension and the Energy Supplement but excludes the Pension Supplement. Tenants in community housing continue to be eligible for Rent Assistance which is paid in full to the community housing provider.

Am I eligible for social housing?

Social housing only assists those in most need. The NSW Government is currently reviewing the eligibility criteria for social housing. You should consult the Housing Pathways website for the latest information: www.housingpathways.nsw.gov.au.

The first eligibility requirement for "wait-turn housing" (the general waiting list) is based on household income. The maximum income allowed is currently \$575 a week for a single person and \$855 for a couple.

Other eligibility criteria which you must meet are:

- You must be an Australian citizen or have permanent residency in Australia, and be a resident of NSW
- You must not own any assets or property which you could use to resolve your housing need
- You must be able to sustain a successful tenancy (pay the rent, be a good neighbour) with or without support, and
- In general, you need to be at least 18 years of age.

Further details about these eligibility requirements can be found at:

www.housingpathways.nsw.gov.au/Ways+we+can+Help/Social+Housing/Eligibility+for+Social+Housing+Policy.htm

How social housing is allocated

The waiting times for social housing can be very long and they vary depending on the location and the property size. Waiting times by area can be seen at:

www.housingpathways.nsw.gov.au/How+to+Apply/Expected+Waiting+Times/

People on the waiting list are housed in this order:

1. People approved for emergency temporary accommodation;
2. People approved for priority housing or for transfers due to under-occupancy;
3. People aged over 80 or Aboriginal people aged over 55;
4. Those approved for priority transfer or transfer for management; then
5. Those approved for wait turn housing and wait turn transfer.

Eligibility for priority housing

A person approved for priority housing may receive a social housing property more quickly. To be eligible for priority housing you must be eligible for social housing **and** have complex needs requiring urgent housing, **or** be unable to resolve your housing need in the private rental market due to your low income.

“Complex needs requiring urgent housing” includes homelessness or risk of homelessness, risk of harm due to family violence, or inappropriate housing for basic requirements (e.g. a person who uses a wheelchair living in a private rental that does not have ramps).

A person’s ability to rent privately is based on private rents not exceeding 50% of the household’s total gross weekly income, plus 100% of Commonwealth Rent Assistance. For example, at 20 March 2015 the single pensioner rate is \$391.10 weekly (excluding the Pension Supplement and Energy Supplement) plus Commonwealth Rent Assistance \$64.20 weekly for a single pensioner living alone (the maximum amount if rent is more than \$142.60 a week) = \$259.75 weekly rent (deemed affordable under the policy). The policy does not allow for reduction of gross income due to personal debts. The person has to prove their inability to rent privately, for example the lack of suitable rentals under \$260 a week in their preferred area and in other suitable areas.

How to apply for social housing

Applications must be made on the Housing Pathway forms which are available at www.housingpathways.nsw.gov.au/Additional+Information/Forms.htm or from Housing NSW or a community housing provider. Their contact details can be found by a postcode search at www.housingpathways.nsw.gov.au/Contact+us/Find+an+Office.htm; or you can ring the Housing Contact Centre on 1300 468 746. (If you are hearing impaired, ring 133 677 then ask for 1300 468 746. If you require an interpreter ring 1300 652 488 and they will interpret for you for free with the Housing Contact Centre.)

Due to the amount of paperwork, it is generally easiest to obtain the forms from Housing NSW or a community housing provider. They can assist you in determining which forms are required, based on your personal circumstances.

Completion of the forms and obtaining the supporting evidence required can be laborious. We advise that you obtain support from family or friends. If it is proving too difficult and you have no support there may be organisations with Housing Workers who may assist. We suggest that you contact your Local Council. Neighbourhood and community centres also have Housing Workers or may be able refer you to them and they can be found at www.lcsansw.org.au/find-a-centre/search

Making a priority housing application

There is no specific form for making a priority housing application. CPSA suggests that you attach to your Application for Housing Assistance form a separate document entitled 'Application for priority housing', proving that you have complex needs as outlined above and can't live in your private rental because it is unsuitable because of your condition/s: a Medical Assessment form from your GP and specialists if possible; and/or supporting evidence from any other support services you receive (e.g. a Home Care Package).

If you do not have complex needs, you have to prove why you cannot obtain a private rental in your preferred area and other suitable areas using 50% of your income plus 100% Commonwealth Rent Assistance ("the 50% rule"). This requires proving why you have to live in your preferred area (e.g. receiving informal support from neighbours to enable you to remain in your premises). You should obtain statutory declarations from those supports.

Secondly, you have to prove there are no suitable private rentals available under the 50% rule. This requires proving why you need a certain type of premises (e.g. why you need 2-bedroom premises and not a bedsit, such as having a live-in carer or custody of your grandchildren and need a second bedroom).

Thirdly, you need to provide evidence of the cost of rentals by obtaining a letter from local real estate agents (difficult to obtain), or including the listing of rental properties showing the rent. Usually Housing NSW assesses these applications by determining the amount of rent you can pay under the 50% rule and applying that amount to rental properties listed in the major websites, such as www.domain.com. That may not be a true reflection of the actual rent or the suitability of the property.

CPSA strongly advises that you obtain advice or assistance from a Housing Worker or your local Tenants' Advice and Advocacy Service when putting together your application (see above for details).

Appealing a decision to decline your application for social housing or priority housing

If your application is declined, you have 3 months from the date of the original decision to appeal the decision. Housing NSW or the community housing provider (depending on who made the decision) can then review the original decision. If that review is unsuccessful you can appeal to the Housing Appeals Committee within 3 months of the date of the reviewed decision. CPSA strongly advises that you obtain advice or assistance if making application to review and appeal a decision.

Affordable housing

What is affordable housing?

Affordable housing is available to people earning a maximum of \$1786 per week. Community housing providers, private investors, local governments, and charitable organisations may provide affordable housing. CPSA does not include boarding houses or residential (caravan) parks because these usually have limited security of tenure.

Types of affordable housing

(1) National Rental Affordability Scheme (NRAS)

NRAS is for Australian citizen or permanent resident households with an income of between \$722 to \$1732 a week, and commencing the tenancy annual income (all income including Commonwealth Rent Assistance (CRA)) must be less than \$45,956 for a single person or \$63,535 for a couple. Other requirements (can be discussed with the provider. The rent is up to 80% of market rent (75% for charity-operated NRAS).

Although the Commonwealth Government discontinued NRAS in May 2014, properties will be built until 30 June 2018, with the program continuing until 2028.

(2) NSW Affordable Housing Guidelines (NSW guidelines)

Community housing providers also provide affordable housing under The NSW guidelines. Rent is set at 25% to 30% of gross income, or 20% to 25% below market rent, and the maximum amount of Rent Assistance received by the tenant is paid to the housing provider.

To be eligible your household income (excluding Rent Assistance and the Pension Supplement) at the start and during the tenancy must be between \$22,900 and \$54,900 for a single and \$34,400 and \$82,400 for a couple. Other requirements (like currently living in unaffordable or unsuitable housing) can be discussed with the provider.

A list of the providers of NRAS and NSW guidelines can be found at:

www.housing.nsw.gov.au/Centre+For+Affordable+Housing/For+Renters+of+Affordable+Housing/Contact+list+for+managers+of+affordable+housing.htm

(3) Other types of affordable housing

There is some affordable housing provided by local Councils, community organisations and private companies across NSW. These are separate from NRAS or the NSW Guidelines. There is no central system to locate this housing. We suggest that you contact the Age and Disability Officer for the local Council in the area in which you wish to live. You can also search the Community Information Directory on each local Council's website.

The information provided in this fact sheet is current as of March 2015

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Older Persons Tenants' Service

A program of Combined Pensioners & Superannuants Association of NSW Inc

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Type	Provider	Eligibility based on income	Rent	Other
Social housing	Housing NSW; Community Housing providers	Weekly income: <\$575 (singles) <\$855 (couples)	25 – 30% of household gross income (incl. Pension base rate + Energy Supplement; excludes Pension Supplement)	What is regarded as income can be found at www.housingpathways.nsw.gov.au/Ways+we+can+Help/Social+Housing/Eligibility+for+Social+Housing+Policy.htm
National Rental Affordable Housing	Community Housing providers; Real estate agents	Annual income: <\$45,956 (singles) <\$63,535 (couples) Income includes all income	Up to 80% of market rent and properties owned/managed by charities, for example community housing providers up to 75% of market rent.	Contact a provider for more information on income and eligibility at www.housing.nsw.gov.au/Centre+For+Affordable+Housing/For+Renters+of+Affordable+Housing/Contact+list+for+managers+of+affordable+housing.htm
NSW Housing Guidelines	Community Housing Providers	Between \$22,900 and \$54,900 (singles) Between \$34,400 and \$82,400 (couples) Income does not include Rent Assistance currently received and Age Pension Supplement	25% to 30% of household gross income, or 20% to 25% below market rent	Contact a provider for more information on income and eligibility at www.housing.nsw.gov.au/Centre+For+Affordable+Housing/For+Renters+of+Affordable+Housing/Contact+list+for+managers+of+affordable+housing.htm
Other affordable housing	Various providers	Usually no income test	Rent varies	No system or database to locate this housing