

## Affordable Housing Policy

### Purpose

This policy outlines how Bridge Housing operates affordable housing programs under management in order to meet our legal and contractual requirements.

### Scope

The policy applies to all affordable housing properties managed by Bridge Housing. The policy applies to all Bridge Housing staff and contractors, affordable housing applicants and tenants.

### Policy Statement

Affordable Housing is designed to assist working people on low to moderate incomes to access rental housing. Affordable housing rented at below market rates so that households can afford their rent and are also able to meet other basic living costs. In general, housing is considered affordable if it costs less than 30% of an individual or household's gross household income.

Bridge Housing manages a number of affordable housing properties on behalf of private landlords and developers, local government authorities and state government authorities. Each program has its own eligibility criteria and rent setting policies.

### Current NSW and Commonwealth policy settings

Two main policies guide the management of our affordable housing programs.

NSW Policy	
<b>NSW Affordable Housing Guidelines</b>	<p>Properties developed under the NSW Affordable Housing Guidelines target households from very low, low and moderate incomes. The NSW Affordable Housing Guidelines criteria includes:</p> <ul style="list-style-type: none"> <li>• A citizen or have permanent residency in Australia</li> <li>• Resident of NSW and establish their identity</li> <li>• Able to sustain a tenancy, with or without support</li> <li>• Over 18 years of age</li> <li>• Demonstrate housing need and unable to resolve this need in the medium to long term without assistance</li> <li>• No assets or property which could reasonably be expected to solve their housing situation</li> <li>• Specific income limits apply. These are updated annually by the NSW Department of Family and Community Services.</li> </ul> <p>A copy of the guidelines can be found here: <a href="#">NSW Affordable Housing Guidelines</a></p>

## Commonwealth Policy

<b>National Rental Affordability Scheme Policy Guidelines</b>	<p>National Rental Affordability Scheme (NRAS) properties target low to moderate income earners.</p> <p>Specific income limits apply. These are updated annually and set out in the NRAS Policy Guidelines. A copy of these guidelines can be found at:</p> <p><a href="https://www.dss.gov.au/our-responsibilities/housing-support/programmes-services/national-rental-affordability-scheme">https://www.dss.gov.au/our-responsibilities/housing-support/programmes-services/national-rental-affordability-scheme</a></p>
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## Current affordable housing programs and properties

The table below sets out the eligibility requirements for Affordable Housing Programs managed by Bridge Housing including specific program requirements where applicable.

<b>Sydney Olympic Park Authority</b>	<p>Bridge Housing allocates properties in accordance with the Sydney Olympic Park Authority Affordable Housing Policy. The following eligibility criteria apply:</p> <ul style="list-style-type: none"> <li>• NSW Affordable Housing Guidelines, criteria, and</li> <li>• Athletes or those in sports training or development programs who are exclusively or predominantly based at Sydney Olympic Park</li> <li>• Coaches or athletes whose activities are exclusively or predominately based in Sydney Olympic Park</li> <li>• Technical staff involved in sport or training programs who are exclusively or predominately based in Sydney Olympic Park</li> <li>• Essential services workers (NSW Police, teachers and nurses) who are exclusively or predominately based in Sydney Olympic Park</li> <li>• Working or training in the park 30 hours per week.</li> </ul>
<b>Waverley Affordable Housing</b>	<p>Bridge Housing allocates to properties in accordance with the Waverley Council Affordable Housing Policy. The following eligibility criteria apply:</p> <ul style="list-style-type: none"> <li>• NSW Affordable Housing Guidelines criteria, and</li> <li>• Lived in the Waverley LGA for the last 3 years or have lived or worked in the Waverley LGA for 5 of the last 10 years</li> <li>• Specific income limits apply. These can be found in the Waverley Affordable Housing Policy.</li> </ul>
<b>Canada Bay Affordable Housing</b>	<p>Bridge Housing allocates to properties in accordance with the Canada Bay Affordable Housing Policy. The following eligibility criteria apply:</p> <ul style="list-style-type: none"> <li>• Australian citizen or permanent resident not living in subsidised housing</li> <li>• Does not own property or assets that could reasonably be expected to resolve own housing need</li> <li>• Living or working in the City of Canada Bay LGA</li> <li>• Concord Hospital staff</li> <li>• Income eligibility is in accordance with the National Rental Affordability Scheme (NRAS) income indexation, which is revised annually.</li> </ul>

<b>Bridge Housing – Bunya and Parramatta</b>	<p>Bridge Housing allocates its own properties and properties on behalf of investors at Bunya and Parramatta:</p> <ul style="list-style-type: none"> <li>• Eligibility is in accordance with the National Rental Affordability Scheme Guidelines and income eligibility is revised annually.</li> </ul>
<b>Private Affordable Housing (PAH)</b>	<p>Bridge Housing manages properties on behalf of private landlords and developers across Sydney:</p> <ul style="list-style-type: none"> <li>• Eligibility is in accordance with the NSW Affordable Housing Guidelines</li> </ul>

## Allocation of properties and management of vacancies

Affordable Housing property vacancies are advertised through a number of channels to minimise property vacancy period. Applications for vacancies will be managed by:

- Strategic partnerships with key worker organisations to promote vacancies and meet specific program requirements
- Advertising vacancies on real estate website
- Advertising on Bridge Housing’s website and social media, and
- Approaching local community housing providers with affordable housing waiting lists for potential applicants.

A copy of the general affordable housing application form can be found on our website:

<https://www.bridgehousing.org.au/pages/affordable-housing.html>

## Tenure and Lease Agreements

### *Length of leases*

Tenants are expected to be able to meet all the requirements of a standard Residential Tenancy Agreement. In general leases and lease extensions will be for a period of one year. Tenants who have met their tenancy obligations and who maintain eligibility for the program may be eligible to have their lease period extended.

Eligibility reviews for lease extensions will be reviewed 3 months before the end of the fixed term lease period.

All tenants must supply their current income details as part of the lease review process in accordance with:

- The NSW Affordable Housing Guidelines and for some programs the NRAS Policy Guidelines; and
- Each program’s eligibility criteria, policy and procedures.

The maximum renewal of leases depends on the specific guidelines for each program, up to three years or ten years as specified at sign up of the first lease.

### *Termination of leases*

Leases may be terminated by Bridge Housing if there is a breach of the Residential Tenancy Agreement, if the tenant is no longer eligible for the affordable housing program, or where the maximum number of lease renewals has been reached. In cases where tenants are no longer eligible for the program they will be asked to relocate with appropriate notice. Bridge Housing will assist tenants to identify alternative accommodation if required.

## *Transfer and Succession*

Tenants are not able to apply for a transfer to another affordable housing property, however if there is a current vacancy that is better suited to their needs they can apply for this property through the application process. In general, the normal notice period to vacate their current property will apply.

If the main tenant intends to vacate the property and a current household member wishes to succeed the tenancy, they will need complete the application process to be assessed for eligibility. If approved, a new lease agreement will be executed.

## *Changes to the Household*

Tenants are responsible for notifying Bridge Housing of any changes to their household. A full eligibility assessment will need to be conducted if a person is to be removed or added to the household to determine if the household remains eligible for the program.

## **Rent**

### *Rental bonds*

Unless specified, affordable housing programs require a rental bond of four weeks rent.

A rental bond of the equivalent of two weeks rent is required for the Waverly Affordable Housing Program.

### *Rent setting*

Rent is set between 74.9% to 80% of the current market value of the property depending on the affordable housing program requirements. Rent charged in affordable housing properties in general will not exceed 30% of the total assessable household income for very low to low income earners and will not exceed 40% of the total assessable household income for moderate income earners.

### *Rent payment*

Rent is charged on a weekly basis. Rent payments can be paid on a weekly, fortnightly or monthly basis provided it remains two weeks in advance as per the Residential Tenancy Agreement.

### *Rent arrears*

A tenant who falls into arrears with their rent payment will be given the opportunity to set up a repayment plan to bring their rent account up to date. Bridge Housing will take action in the NSW Civil and Administrative Tribunal where arrears payment plans are not adhered to, or where the account has fallen into arrears by 14 days

### *Review of Market Rent and Eligibility*

The market rent of properties is reviewed annually at the end of each lease period. Tenants will be given 60 days' notice of a rent increase and requested to provide updated income details for the household. If they continue to meet the eligibility criteria they may approved for an extension on their current lease.

## **Complaints and Appeals**

If a tenant is not satisfied with a service provided by Bridge Housing or does not agree with a decision it has made in relation to eligibility, allocation or rent setting for an affordable housing property, they can ask for a formal review. Bridge Housing's *Compliments, Complaints and Appeals Policy* outlines how we will undertake a review of our decision. A copy of our policy and information leaflet, is available from Bridge Housing's office or downloaded from our website [www.bridgehousing.org.au](http://www.bridgehousing.org.au).

If a tenant is unhappy with the outcome of an appeal to Bridge Housing, they can lodge a second level appeal with the Housing Appeals Committee. The Housing Appeals Committee is an independent agency that reviews certain decisions made by staff of Community Housing organisations and Housing NSW. For information on the Housing Appeals Committee call 1800 629 794 or go to [www.hac.nsw.gov.au](http://www.hac.nsw.gov.au).