

Affordable Housing

Purpose

This policy outlines how Bridge Housing and HomeGround Real Estate Sydney operate our affordable housing programs to meet the relevant legal and contractual requirements. HomeGround Real Estate Sydney is a social enterprise of Bridge Housing specialising in the management of affordable housing.

Scope

The policy applies to all affordable housing properties managed by Bridge Housing and HomeGround Real Estate Sydney, and to all Bridge Housing and HomeGround Real Estate Sydney staff and contractors, affordable housing applicants and tenants. This policy applies to Bridge Housing and any of its related entities.

Policy Statement

Affordable Housing is designed to assist working people on low to moderate incomes to access rental housing. Affordable housing is leased at below market rates so that households can afford their rent and are 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 and HomeGround Real Estate Sydney manage a number of affordable housing properties on behalf of private landlords and developers and government authorities. Each program has its own eligibility criteria and rent setting policies.

Affordable housing criteria

Criteria	
NSW Affordable Housing Guidelines	<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"> • A citizen or have permanent residency in Australia • Resident of NSW and establish their identity • Able to sustain a tenancy, with or without support • In general be 18 years of age or older • Demonstrate housing need and unable to resolve this need in the medium to long term without assistance • No assets or property which could reasonably be expected to solve their housing situation

Criteria	
	<ul style="list-style-type: none"> • Specific income limits apply. The NSW Department of Communities and Justice update these annually. <p>A copy of the guidelines can be found on the NSW Department of Communities and Justice website.</p>
National Rental Affordability Scheme Policy Guidelines	<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 on the Commonwealth Department of Social Services website.</p>
Canada Bay Affordable Housing	<p>HomeGround Real Estate Sydney allocates properties in accordance with the Canada Bay Affordable Housing Policy. The following eligibility criteria apply:</p> <ul style="list-style-type: none"> • NSW Affordable Housing Guidelines • Living or working in the City of Canada Bay LGA • Concord Hospital staff.
Waverley Affordable Housing	<p>Bridge Housing allocates properties in accordance with the Waverley Council Affordable Housing Policy. The following eligibility criteria apply:</p> <ul style="list-style-type: none"> • NSW Affordable Housing Guidelines criteria • 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 • Specific income limits apply. These can be found in the Waverley Affordable Housing Policy.

Allocation of properties and management of vacancies

Affordable Housing properties must be allocated to a mix of very low, low and moderate income households. When making allocation decisions, Bridge Housing and HomeGround Real Estate Sydney must balance the needs of households in rental stress with the requirement to generate sufficient income to meet operating costs.

Vacant affordable Housing properties are advertised through a number of channels:

- Strategic partnerships with key worker organisations to promote vacancies and meet specific program requirements
- Advertising vacancies on real estate website
- Advertising on HomeGround Real Estate Sydney's website and social media, and
- Approaching local community housing providers with affordable housing waiting lists for potential applicants. A copy of the affordable housing application form can be found on the HomeGround Real Estate Sydney website at www.homegroundrealestatesydney.com.au.

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

Bridge Housing and HomeGround Real Estate Sydney may terminate leases 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 and HomeGround Real Estate Sydney may 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 need to be signed.

Changes to the Household

Tenants are responsible for notifying Bridge Housing or HomeGround Real Estate Sydney 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

Affordable housing programs generally 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 and HomeGround Real Estate Sydney 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 more than 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 be approved for an extension on their current lease.

Complaints

If a tenant or applicant is not satisfied with a service provided or decision made by Bridge Housing or HomeGround Real Estate Sydney they can ask for a formal review.

Bridge Housing's Compliments, Complaints and Appeals Policy outlines how we manage complaints and appeals. A copy of our policy and information leaflet is available from Bridge Housing's office and can be downloaded from our website 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.