

## 1. Purpose

The purpose of this policy is to ensure that the Housing Trust is able to provide quality affordable housing to those who meet the eligibility criteria when applying for affordable housing at Central Gardens located at Wattle Road, Shellharbour

## 2. Eligibility and ongoing eligibility criteria is clearly expressed

- Be a citizen or have permanent residency in Australia
- Be a resident of NSW
- Be able to establish their identify
- Be able to sustain a tenancy, either independently or with support
- Be 18 years of age or older
- Be within the income limits for NRAS affordable housing
- Demonstrate a connection to the local area which may include employment, education, family or a resident in the Illawarra area
- Not own property which could solve their housing need
- Not have significant assets such as substantial savings which could be considered as savings towards home ownership or be used to address their own housing needs, shares or investments; excluding any savings towards home ownership
- The Housing Trust may request additional information from prospective tenants in order to ensure eligibility criteria is met
- The Housing Trust reserves the right to ensure any person under the age of 45 with respect to Aboriginal and Torres Strait Islander people or a person aged under 55 is compatible with living in a seniors environment

## 3. Income limits

Income limits are set by the Department of Social Services within the National Rental Affordability Scheme. This is updated annually in approximately May of each year. The link shown below is current at the date of release of this document. Income limits may rise annually and are also indexed. This information is also released by the Department of Social Services. The Housing Trust will always access the latest income levels along with appropriate indexation when applying the limits.

<https://www.dss.gov.au/our-responsibilities/housing-support/programs-services/national-rental-affordability-scheme/national-rental-affordability-scheme-nras-household-income-indexation>

Income is assessed for gross income limits and all information related to income must be submitted with the application. All people who will be residing in the property, if tenancy is granted, must submit their gross income information.

The Housing Trust requires current information at the time of the application and may ask for additional or more current information if there is a delay in processing the application or in allocating a property.

## 4. Exceeding eligibility

Remaining eligible for Affordable Housing is a legal requirement in the same way as income limits apply. This data is also released in May of each year. Tenants, as per the regulations for NRAS Affordable

Housing are allowed to be up to 25% over in each individual year; however if you remain over in the second year by more than 25% you will need to relocate from the property.

## **5. Other Housing Trust policies**

Nothing in this policy will contradict or overrule any of the general tenancy policies and procedures which will apply to all Housing Trust properties including but not limited to; abandonment, absence, rent management as shown on the website

## **6. Affordable housing for sale**

If the affordable housing stock property is sold tenants will be supported to relocate.