

Affordable Housing

What is Affordable Housing?

Affordable Housing is subsidised rental accommodation for women in the workforce earning a low to moderate income.

With rent charged below the market, you can afford to live in a well located area close to work, while still meeting other basic living costs.

Affordable Housing tenancies are offered for six or twelve months at a time.

How do I become a tenant?

Our Affordable Housing is targeted to women who are in housing stress.

Eligibility criteria apply, including:

- Being unable to resolve your own housing need in the short to medium term,
- Working an average of 15 hours or more per week, and
- Earning at or below the maximum income limit, as updated from time to time by the NSW Government (refer to link below).

[NSW Ministerial Guidelines Affordable Housing](#)

If you meet the eligibility criteria, you can submit an application form at any time. We maintain a waiting list and may advertise vacancies through real estate websites.

When a vacancy is available, we will contact applicants who may be a suitable match. You have the choice to view the property and to accept the offer or not.

If you accept the offer, we will sign a standard Residential Tenancy Agreement for an initial six months lease.



How much rent do I pay?

We calculate the subsidised rent as a percentage of the market rent for your property, which is generally 75%, however this may be higher or lower depending on the program.

Subsidised rent is capped at a percentage of your total household income, based on the income bands described in the Ministerial Guidelines:

- 25% of Very Low Income
- 27% of Low Income
- 30 to 35% of Moderate Income

We will review your household income and adjust your rental subsidy at each lease renewal.

What if my situation changes?

You should tell us if anything changes that might affect your eligibility for Affordable Housing or the rent that we charge.

For example, if you become unemployed, you may be granted a rent reduction period on the grounds of hardship.

If you need to be away from your home for more than four weeks, you should let us know.



What are my tenancy obligations?

As a tenant, you must meet all of the terms and conditions of the Residential Tenancy Agreement, including:

- Pay your rent on time,
- Keep your home clean, undamaged and leave it in the same condition it was in when you moved in, excluding fair wear and tear,
- Respect your neighbours' right to peace and quiet,
- Not allow unauthorised people to move in,
- Not use the property for illegal purposes.

In most cases, having visitors at your home is fine, so long as they don't disturb your neighbours. If you think your visitors may need to stay overnight or for a few days, it is best to check with your Tenancy Manager, as some restrictions may apply.

As a tenant of Affordable Housing, you are expected to be engaged in the workforce for a minimum of 15 hours per week, on average.

What happens when I move in?

Your Tenancy Manager will make an appointment to visit you within the first 6 to 8 weeks of your tenancy, to see how you are settling in and to confirm your understanding of your rights and responsibilities.

Your Tenancy Manager will also conduct an annual home visit, to inspect the property and check that you are meeting your tenancy obligations.

Will my lease be renewed?

If you meet all of your tenancy obligations, and remain eligible for Affordable Housing, we will offer to renew your lease for another fixed term period.

As an existing Affordable Housing tenant, you can earn up to 25% above the maximum income eligibility limit for the moderate income band before becoming ineligible.

We will tell you when your current lease is expiring and that it may be terminated, unless you are still eligible and actively employed.

If you are no longer meeting your tenancy obligations, or no longer working, we will not renew your lease. A tenancy termination notice will be sent and you will need to move out of the property.

Exit options may include share-housing, private rental accommodation or social housing. If your exit plan includes social housing, you will need to keep your application on the NSW Housing Register up to date, completing a Change of Circumstances form if there are any changes that might impact your application.

If you have any questions or concerns during your tenancy, please contact us so we can work together to resolve any issues and help you to sustain a successful tenancy.

More Information

This factsheet provides a general summary only. For full details, please check the policies on our website: www.womenshousingcompany.org.au

