

AFFORDABLE HOUSING

SOUTHERN CROSS HOUSING FACT SHEET



WHAT IS AFFORDABLE HOUSING?

Affordable Housing provides people on low to moderate incomes with an opportunity to rent homes at 20-30% below what you would pay if you were renting from a Real Estate Agent. This helps to ensure that you can afford basic living costs such as food, clothing, medical care and education. The scheme was developed to encourage low income earners into the rental property market.

ELIGIBILITY

To be eligible for Affordable Housing:

The first step when considering affordable housing is checking your eligibility. Generally, your income needs to comply with the income limits set by the National Rental Affordability Scheme (NRAS). Your combined income needs to be between \$45,221 and \$140,064 gross per year effective from May 1, 2023, depending on your household makeup.

- For more information about income rates please go to www.dss.gov.au and search NRAS
- Your rent can not exceed more than 30% of your households gross annual income.
- You must be an Australian citizen or permanent resident of Australia.
- Your existing assets (a property) cannot be used to solve your housing needs.

HOW DO I APPLY?

Applications for Affordable Housing can be submitted at any time. To apply for Affordable Housing, you must complete an application form. These can be found on our website www.scch.org.au or by contacting us on 1300 757 885.

A checklist is included with the Affordable Housing application outlining the documentation that you can provide for your application assessment.

An eligibility assessment will be conducted based on the information that you have provided with your application. An SCH representative will contact you if further information is required. If you are approved you will be placed on the waiting list until a suitable property is available. Once a property is offered you will enter into a fixed term lease.



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HOW IS AFFORDABLE HOUSING DIFFERENT TO SOCIAL HOUSING?

Affordable Housing is not the same as social housing. You do not have to be eligible for social housing to apply for Affordable Housing, though people who are eligible for social housing may also be eligible for Affordable Housing properties.

Affordable Housing is open to a broader range of household incomes than social housing, so you can earn more income and still be eligible. Rent is also calculated differently and there are different tenancy arrangements.



WHAT HAPPENS ONCE I AM A TENANT?

Once you are accepted as a tenant and sign a lease you can expect SCH to review your income annually. If your income falls below or exceeds the income thresholds you will fall outside of the eligibility criteria for Affordable Housing and will be asked to vacate the property.

WHERE ARE THE AFFORDABLE HOUSING PROPERTIES LOCATED?

Our Affordable Housing properties are located in Nowra and Batemans Bay and comprise of both units and houses.

MORE INFORMATION

For more information please contact the Southern Cross Housing Access and Demand Team on 1300 757 885 or email info@scch.org.au.

