

AFFORDABLE HOUSING POLICY

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1 Purpose and Objective

This policy outlines Housing Plus's approach to allocating and managing affordable housing.

2 Scope

- a. This policy applies to all Housing Plus and its subsidiaries, employees, management and other stakeholders including volunteers.
- b. This policy describes the organisation's objectives and policies regarding the Affordable Housing Policy.

3 References

3.1 Legislation

- NSW Housing Act 2001
- NSW Residential Tenancies Act 2010
- National Rental Affordability Scheme (NRAS) Regulations 2020
- Anti-Discrimination Act 1977
- Disability Discrimination Act 1992
- Child Protection (Offenders Registration) Act 2000 No 42

3.2 Policies

- NSW Affordable Housing Ministerial Guidelines
- State Environmental Planning Policy (Housing) 2021 (Housing SEPP)
- Housing Plus Customer Feedback, Appeals and Complaints Policy
- Housing Plus Rent Management Policy
- Housing Plus Sustaining Tenancies Policy

4 Definitions

Term: Company

Definition: Housing Plus, ABN 83 147 459 461, and all of its related and associated entities

Term: Employee

Definition: An individual who is directly engaged and paid by the Company as an Employee

Term: Manager

Definition: An Employee who has direct reports (includes Executive, Senior Management and Team Leaders). In situations involving volunteers, 'Manager' refers to the Volunteer Supervisor

Term: Executive

Definition: A member of the Executive team

Term: Volunteer or Other Stakeholders

Definition: Collectively refers to any individual(s) who is not an Employee but who carries out work (whether paid or unpaid) for the Company, including (but not limited to) work as a volunteer, contractor, secondee, consultant or subcontractor, labour hire company, an apprentice or trainee, and a student gaining work experience.

Term: Work Environment

Definition: Includes but is not limited to:

- During and outside normal working hours;
- All functions, events and places which are work related (e.g. Including working from home under the flexible work policy, work lunches, conferences, Christmas parties and client functions);
- During the recruitment process, any environment which has sufficient connection to employment; decisions about promotions and other career opportunities, or in the termination of employment; and
- In the course of providing goods and services.

Term: Affordable Housing

Definition: Housing available to very low to moderate income households which is priced so that these households are also able to meet other basic living costs such as food, clothing, transport, energy, medical care and education.

Term: Applicant

Definition: A person seeking housing assistance.

Term: Housing Pathways

Definition: The process established by the NSW Government to manage allocation of social housing.

Term: NSW Housing Register

Definition: The name of the NSW waiting list for social housing, which is part of Housing Pathways.

Term: Social Housing

Definition: Properties made available to people on low incomes with rent subsidies available to reduce weekly rent payments.

Term: Tenancy Agreement

Definition: The *Residential Tenancies Act 2010* (NSW) ("RTA 2010") defines a residential tenancy agreement as 'an agreement under which a person grants to another person for value a right of occupation of residential premises for the purpose of use as a residence' (section 13(1)).

5 Responsibilities

5.1 Executive

- c. Ensure adequate resources are provided to implement and support this policy.
- d. Manage the implementation of and adherence to this policy.
- e. Model appropriate standards of behaviour.

5.2 Management

- a. Ensure that all Employees and Other Stakeholders are aware this policy and understand their obligations.
- b. Ensure effective implementation of and adherence to this policy.
- c. Model appropriate standards of behaviour.

5.3 Employees, Volunteers and other Stakeholders

- a. Understand and comply with this policy.
- b. Model appropriate standards of behaviour.

6 Policy

Affordable housing is housing that is appropriate for the needs of a range of very low to moderate income households and priced so that these households are also able to meet other basic living costs such as food, clothing, transport, medical care and education.

Housing Plus manages affordable housing programs in line with:

- NSW Residential Tenancies Act 2010
- NSW Affordable Housing Ministerial Guidelines
- National Affordability Rental Scheme (NRAS) Policy Guidelines and Rules
- Social and Affordable Housing Fund (SAHF) program
- Any contractual requirements for specific housing programs.

The *NSW Government Affordable Housing Ministerial Guidelines (Guidelines)* aim to ensure that affordable housing in NSW is delivered to very low, low and moderate income households. The Guidelines set out requirements for eligibility, how rent is calculated, applications, allocations, tenure and ongoing eligibility and review.

The Guidelines have a secondary aim to ensure that retained earnings and assets from managing affordable housing are used by community housing providers to grow more affordable housing supply, wherever possible. The Guidelines can be accessed here: www.facs.nsw.gov.au/download?file=843446

6.1 Eligibility

Applications for affordable housing are made to, and assessed by, Housing Plus. Eligible applicants will be added to an internal waiting list. Applicants must meet the following eligibility criteria to be eligible for affordable housing:

- Establish their identity
- Be a resident in New South Wales
- Be an Australian citizen or have permanent residency in Australia
- Be able to sustain a tenancy, without support or with appropriate support in place
- If applicable, make repayments of any former debts to Housing Plus
- In general, be 18 years of age or older
- Meet income eligibility limits
- Demonstrate the need for affordable housing and be unable to resolve this need in the private market in the medium-long term without assistance.
- Not own any assets or property that could reasonably be expected to resolve the housing need.

Other eligibility criteria may apply depending on the affordable housing program. This may include connection to the local area, specific Local Allocation Strategy eg 55+, and/or engagement in employment or training. Housing Plus will confirm eligibility with the applicant based on the funding program guidelines.

6.2 Managing Vacancies

Affordable housing vacancies are advertised through various channels to minimise vacancy periods. These include the Housing Plus website, real estate websites, and direct communication with support partner organisations and current Housing Plus tenants.

When a property becomes available, Housing Plus contacts the applicant who is next on the waiting list and whose needs best match the property. Applicants are considered to match the property if:

- The property is in the location requested.
- The applicant's household is the right size for the property.
- The allocation will ensure an affordable outcome.

When matching eligible applicants to vacant affordable housing properties, Housing Plus aims to maintain a balance of tenants from very low, low and moderate income households across the affordable housing portfolio.

Housing Plus may also make an offer to an applicant on the NSW Housing Register where appropriate. If a household on the NSW Housing Register accepts an offer of a tenancy, they will

be removed from the NSW Housing Register. Housing Plus will clearly communicate this at the time of offer.

Applicants must view the offered property within two business days of the offer and must advise Housing Plus if they intend to accept or reject the offer within one business day of viewing the property.

6.3 Tenure

When an applicant accepts an offer, they will be asked to sign a tenancy agreement. The initial tenancy agreement will be for a 12-month term with the maximum lease tenure dependent on the program guidelines.

The person must sign a tenancy agreement within five business days of accepting the offer. When they do so, the tenant is required to pay two weeks' rent in advance and four weeks' bond when they sign their tenancy agreement.

6.4 Continued Eligibility for Affordable Housing

To remain in affordable housing, tenants must continue to meet the eligibility criteria. Housing Plus reviews eligibility for affordable housing every 12 months. If Housing Plus finds that a tenant is no longer eligible for affordable housing, we will work with the tenant to identify suitable alternative housing options. Housing Plus may grant the tenant up to 12 months to move to alternative accommodation and end the tenancy as per the *Residential Tenancies Act*. If a tenant is no longer eligible for affordable housing, we will communicate all options clearly to the tenant.

6.5 Rent Setting and Rent Review

Rent is charged at 80% of the market rent. The market rent is reviewed annually as set out in the *Rent Management Policy*.

Rent increases will be implemented in line with the *Residential Tenancies Act 2010, NSW Ministerial Guidelines for Affordable Housing* and *NRAS Policy Guidelines* where applicable.

7 Appeals and Review of Decisions

Decisions made under this policy can be reviewed or appealed. Please refer to the *Feedback, Appeals and Complaints Policy* for more information.

8 Document Control

8.1 Document History

Action	Responsible Person	Date
Created draft	Lena Jenson Chelsea Preen Tracy Hurst Chris Maybin Therese Short	May 2024
Reviewed by	Liz Stamatelos	December 2024
Approved by	Justin Cantelo	February 2025