

Purpose

This policy outlines how Pacific Link Housing Limited (PLH) and Key2 Realty operate our Affordable Housing programs to meet the relevant legal and contractual requirements. Key2 Realty is a social enterprise of PLH that has a specialist focus on the management of Affordable Housing.

Scope

The policy applies to all Affordable Housing properties managed by PLH and Key2 Realty and to all PLH and Key2 Realty staff and contractors, affordable housing applicants and tenants.

Policy Statement

Affordable Housing is designed to assist 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. PLH and Key2 Realty manage affordable housing properties on behalf of private landlords, government authorities as well as properties that it has developed and constructed under planning instruments such as the NSW Housing State Environmental Planning Policy that may have some ongoing affordable housing compliance requirements.

NSW Guidelines

The NSW Government Affordable Housing Ministerial 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 and how rent is calculated, as well as 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 found on the NSW Department of Communities (DCJ) and Justice website and are updated every year. <https://www.facs.nsw.gov.au/download?file=332789>

Managing Vacancies

Vacant Affordable Housing properties are advertised through a range of channels including, but not limited to, Key2 Realty's website, Welcome Mat www.welcomemat.com.au, real estate agencies, support providers, the NSW Housing Register (via Housing Pathways) and current tenants. An offer of Affordable Housing to a household on the NSW Housing Register does not constitute an offer of social housing and can be refused without affecting the household's status on the Register, however, if successfully housed in Affordable Housing, the household will be removed from the Register.

Applications

PLH will require applications for Affordable Housing to be supported with appropriate evidence provided by applicants to determine eligibility according to the criteria outlined below, including their evidence of their income and assets. An application form is available at <https://www.key2realty.com.au/online-rental-application-form>.

Eligibility

Applicants must meet eligibility criteria to apply. To be assessed as eligible for Affordable Housing, applicants must meet the following criteria:

- Be a citizen or have permanent residency in Australia

- Be a resident in NSW
- Be able to establish their identity
- Be able to sustain a tenancy with or without support
- If applicable, make repayments of any former debts to DCJ or a community housing provider, and
- In general, be 18 years of age or older.

Additional Criteria

Income	The categories of income levels eligible for Affordable Housing are Very Low, Low and Moderate. Income limits vary across affordable housing programs and according to household size, with the maximum limit increasing with each additional person in a household. Income limits are reviewed annually in the Guidelines.
Housing Need	Applicants must be in housing need and unable to resolve this need in the medium to long term without assistance. Factors demonstrating need may include currently living in unaffordable and/or unsuitable housing or needing to relocate for employment or family reasons.
Assets	Applicants should not have assets, such as substantial savings, shares or investments excluding savings towards a home. Applicants should not have property which could reasonably be expected to solve their housing need.
Connection to local area	At times, some Affordable Housing properties may require applicants to demonstrate a connection to the local area of the property. Connections may include: <ul style="list-style-type: none"> • Employment • Education • Family • Currently living in the area.
General	Further eligibility criteria may be required by PLH depending on properties' location, priority needs or specific allocation requirements.

Allocation

When making allocation decisions for Affordable Housing, PLH and Key2 Realty must balance the needs of households in housing stress with the requirement to generate sufficient income to meet operating costs.

Tenure

Leases will be initially offered for a twelve month term and then reviewed annually to ensure continued eligibility. The maximum renewal of leases may depend on the specific guidelines of the relevant program.

Rent

Affordable housing rents vary and are subject to market conditions. Rents are usually offered at a discount 20 to 30% below the market rate and are subject to the affordable housing criteria. When applying for affordable housing properties there is no minimum threshold, but rent can generally not exceed more than 30% of total assessable household income. Two weeks rent in advance is to be paid at the commencement of tenancy.

Bond

Tenants are required to pay four weeks rent at the affordable rent rate as bond at the commencement of tenancy.

Rent Review & Ongoing Eligibility

To remain in Affordable Housing, households must continue to meet all eligibility criteria as set out above. That is, households must still meet the general eligibility criteria, demonstrate an ongoing housing need and not have assets or property which could reasonably be expected to meet their housing need. Tenants are responsible for notifying PLH or Key2 Realty of any changes to their household.

Rent reviews and ongoing eligibility assessments will be conducted by PLH and Key2 Realty every six months in accordance with the Act.

Where an Assessment Finds a Tenant No Longer Eligible

Where it is found a tenant is no longer eligible following the review, PLH or Key2 Realty will assist the tenant to find alternative housing options, give a reasonable period to move to alternative accommodation and will terminate the tenancy in accordance with the Act.

Complaints and Appeals

If a tenant is not satisfied with a service provided by PLH or does not agree with a decision it has made, they should first discuss their concerns with their Property Manager. If they are still not satisfied they can ask for a formal review. Refer Complaints and Appeals Policy.

Related Documents

- Residential Tenancies Act 2010
- Residential Tenancies Regulation 2010
- NSW Government Affordable Housing Ministerial Guidelines

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