
Affordable Housing



Rental stress is the unyielding reality for many workers across the country. Affordable Housing is one solution for alleviating their financial hardship.

What is Affordable Housing?

Affordable Housing is a lesser known segment of our product offering. It is available to low to moderate income earners, who are working but may find it difficult to afford housing in the private rental market. It aims to relieve rental stress and support households that have the potential for income growth or home ownership in the medium-term.

Why does Affordable Housing exist?

Affordable Housing is designed to address the gap in the market between Social Housing and the private housing market. It is there to relieve the rental stress of key workers who do not earn enough to pay market rent in the area in which they work, but earn too much to qualify for Social Housing. The average age of SGCH's Affordable Housing tenants is between 30 and 60. Many of these people are employed in the administrative, clerical, hospitality or community services industries.

There are many reasons why people may need Affordable Housing - a household member may have lost their job or no longer be able to work full time, or a family may experience a change of circumstances which leads to it

becoming a single income household (such as a separation, divorce or death).

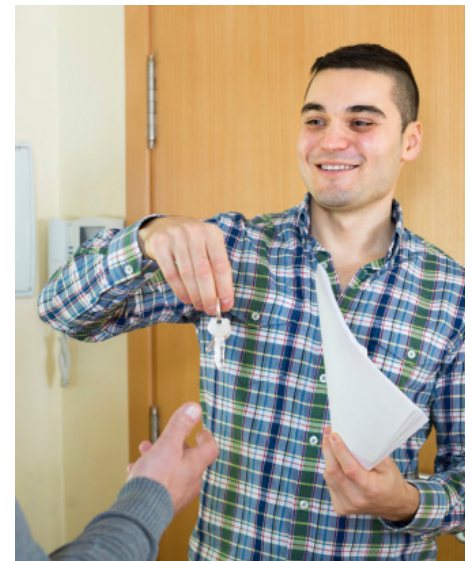
Affordable Housing is not offered as a long term housing solution but is designed to meet short or medium-term needs. The eligibility of Affordable Housing tenants is assessed on an annual basis.

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Who is eligible for Affordable Housing?

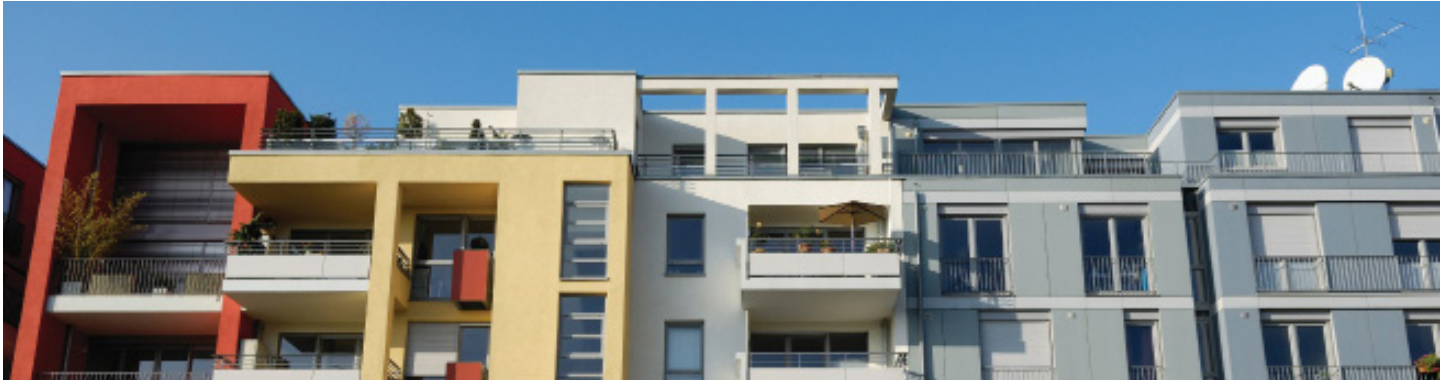
Affordable Housing programs have different eligibility criteria. The majority of SGCH's Affordable Housing dwellings have incentives applied to them under the National Rental Affordability Scheme (NRAS). This scheme is administered by the Federal Government and aims to increase the supply of Affordable Housing properties available to low or moderate income households.

Other housing programs may have eligibility criteria determined by state or local governments. In general, Affordable Housing applicants must be employed and meet certain income eligibility



limits. To determine whether you or someone else may be eligible for Affordable Housing, please go to our online Expression Of Interest (EOI) form at www.sgch.com.au/EOI

When completing the EOI form, you must select one or more areas that you would be happy to live in. If a vacancy comes up in the area identified, an SGCH staff member will contact you to provide more information about the property. We will need to determine whether your circumstances have changed and if you're still eligible/interested in the program. Depending on your responses you will then be asked to complete a comprehensive Affordable Housing Application.



What types of accommodation are available to Affordable Housing tenants?

SGCH's Affordable Housing stock mainly comprises new one, two or three bedroom units. These properties are located within the following Local Government Areas:

- Bankstown
- Bass Hill
- Campbelltown
- Campsie
- Canterbury
- Carss Park
- Fairfield
- Kirrawee
- Marrickville
- Miranda
- Peakhurst
- Punchbowl
- Randwick LGA
- Sutherland
- Ultimo
- Westmead

SGCH has committed to build more than 400 new Affordable Housing properties in the next ten years.

We are currently embarking on our first project in our Affordable Housing development program. A 46 unit complex, centrally located in the Sutherland CBD, providing a range of one, two and three bedroom units, with associated parking, resident facilities and commercial space, is soon to open.

Are there waiting lists associated with Affordable Housing?

Yes, SGCH maintains a waiting list of eligible applicants for each area of Affordable Housing supply. Applicants who meet the eligibility criteria are placed on the waiting list. Waiting lists are managed in accordance with individual program agreements, their respective policies and guidelines.

How is rent calculated for Affordable Housing tenants?

Rent is charged and reviewed in accordance with the respective program agreements, policies and guidelines. However, in general terms Affordable Housing tenants pay rent set at 75% of the

market rent of their property, and no less than 25% of their gross household income.

For more information about Affordable Housing, please refer to the Centre for Affordable Housing website, or our Affordable Housing policy.

What additional support is available to Affordable Housing tenants?

Our partnerships with support and specialist services mean that we are able to assist individuals with special or complex needs.

SGCH endeavours to identify tenants with support needs where appropriate. We have a number of Tenancy Specialists employed to assess and assist tenants with special or complex needs. Their work involves linking tenants with appropriate support services, intervention, advocacy and case coordination to facilitate improved quality of life and sustained tenancies.

For further information about Affordable Housing, contact
e: cch@sgch.com.au or
p: 1800 573 370