

Key Worker Housing

Overview

This policy explains how our Key Worker Housing Program operates to ensure that we:

- Aim to reduce levels of housing stress by providing discounted rental accommodation to people on low to moderate incomes who may otherwise have difficulties securing and maintaining housing, priced so tenants are able to meet other basic costs such as food, clothing, transport, medical care and education
- Achieve our vision of providing sustainable, safe and affordable housing as a foundation for customers to connect to opportunities and build their communities
- Ensure a fair and transparent process
- Meet all relevant legal, regulatory, and contractual requirements.

Scope

This policy applies to the Key Worker Housing Program owned by SGCH Keys Limited and managed by St George Community Housing Limited (**we, our and us**).

Policy Statement

The Key Worker Housing Program is designed to reduce levels of housing stress by providing discounted rental accommodation to Key Workers on low to moderate incomes who may otherwise have difficulties securing and maintaining housing that is affordable and close to their place/s of employment.

Definitions

Key Worker

A Key Worker is an employee in services that are considered essential to a city's functioning but who earn low to moderate incomes. This includes, but is not limited to, those who work in health, education, community or emergency services.

Tenant

The tenant is the person named as the Tenant on the Residential Tenancy Agreement.

Household member

Household members are other people who have received approval to live in the property.

Market rent

Market rent is the rent that would be charged for the property if the rent wasn't discounted. It is based on the rent likely to be paid for a similar property in the private rental market.

Eligibility

General eligibility

All applicants must:

- Be able to provide evidence that establishes their identity
- Be receiving income from paid employment
- Be able to sustain a tenancy, with or without support
- In general, be 18 years of age or older

- Have no assets or property which could reasonably be expected to resolve their housing needs. This includes a large amount of savings, property, shares or investments. This does not stop people from saving a deposit for a home.

Income eligibility

A household's gross annual income will generally be equal to, or below, the moderate-income range for Greater Sydney for the household size and type. It must also be enough so that the rent is considered affordable.

Under this policy, income bands are as defined in the NSW Affordable Housing Ministerial Guidelines and are in accordance with the State Environmental Planning Policy (Housing 2021). Income bands are based on median incomes in the proportion as per the table below.

Income bands	% of median household income (Greater Sydney)
Very low	50% median
Low	50%-80% median
Moderate	80-120% median

The measure of income used is the Australian Bureau of Statistics (ABS) Greater Capital City Statistical Area for Greater Sydney. Median household incomes are adjusted (or equivalised) so that we can compare the income levels of different sized households.

Households who earn over the moderate income thresholds (up to 25%) may be considered eligible, where they demonstrate they are a key worker working in a location close to a Key Worker Housing Program property, and meet all other eligibility criteria.

Allocations to Vacant Properties

Key Worker Housing properties will be allocated to a mix of low and moderate incomes households. When making decisions on allocations, we will balance the needs of households in rental stress with the requirement to generate necessary income to meet operating costs.

We will allocate vacant properties to households who meet the Key Worker Housing eligibility criteria in **Appendix A**.

Tenure and Lease Agreements

When a person accepts an offer of housing, we require them to sign a Residential Tenancy Agreement. The person must sign a tenancy agreement within three business days of accepting the property, unless agreed otherwise. Tenants are expected to be able to meet all the requirements of a standard Residential Tenancy Agreement with or without support.

Length of leases

The initial fixed term tenancy will be 12 months. At the end of the initial fixed term, the tenancy will continue on a periodic basis.

Additional household members

Tenants must ask for approval in writing when they want an additional household member to live in the property if they weren't included on the original application.

When we receive a request for an additional household member, we will assess:

- Whether the household will still be eligible for the Key Worker Housing Program, and
- Whether the property is suitable for the household.

Transfer and new tenants

Tenants in the Key Worker Housing program are not eligible for a transfer. If a Tenant would like to be considered for another Key Worker Housing property, they are able to apply for the property through the standard application process.

If the Tenant plans to vacate the property and a current household member wishes to remain in the property and become a / the Tenant, they will need to complete the application process to be assessed for eligibility. If approved, a new tenancy agreement will need to be signed.

Rent

Rental bonds

The Tenant will be required to pay 2 weeks rent in advance as well as 4 weeks rent as a bond upon signing their tenancy agreement. We will request that the bond will be paid directly to the NSW Fair Trading Rental Bonds Board. The bond will be managed in line with regulatory and legal requirements.

Rent setting

Rent is generally set at 74.9% of market rent. However, we may set the rent below this to ensure affordable outcomes.

Rent payment

Rent is charged on a fortnightly basis. Tenants can pay their rent by:

- BPAY
- BPOINT
- Direct Debit
- Centrepay
- Internet banking

We do not accept cash payments. For security reasons, credit/debit card details must not be sent to us via email, text, or any written format.

Rent arrears and tenant debt

During a tenancy, we will manage the collection of rent arrears and other debt as is specified in the Residential Tenancy Agreement. If a tenancy ends and the Tenant owes us rent or other debt, we will make a claim against their bond. We may also apply for an order from the NSW Civil and Administrative Tribunal (the Tribunal) if the Tenant owes us money which exceeds the bond amount by \$1000 or more. If the amount owing is more than the Tribunal's limit, we might take other legal action (e.g. making an application to the Local Court).

Rent review

We will set and review market rents annually through an independent valuer. We will undertake a market check every 6 months and may update the rent for new tenancies if there are any significant changes in market rents. Rent can only be increased once in any 12-month period will not exceed 74.9% of market rent.

Income eligibility review

Each year, we will ask the Tenant to provide proof of income for themselves and all household members, so that we can ensure they are still eligible for Key Worker Housing.

If the Tenant does not provide income details for the household by the due date or is found to be ineligible for the program, we will issue a letter to notify the Tenant of our intention to issue a termination notice.

Tenants are given 30 days from the date of the letter issued to request a review and/or provide income details to allow us to review their ongoing eligibility against the criteria.

Ending a tenancy

A Tenant can end their tenancy by telling us in writing and giving us the notice required by law. More information about ending a tenancy can be found on the [NSW Government website – Notice periods for tenants to end a tenancy](#).

We will always meet our legal, regulatory and contractual obligations when giving notice to end a tenancy.

We will give notice to end the tenancy in writing. The notice will be sent in the mail, hand delivered or put in the person's mailbox. If the Tenant has nominated an email address for service, we will serve notices by email to the email address provided. Where required, we will provide relevant supporting documents or information as part of the notice.

We will give tenants the required notice period when ending a tenancy. The required notice period will depend on the reason for ending the tenancy and the type of tenancy agreement. More information about minimum notice periods can be found on the [NSW Government website – Minimum notice periods for ending a residential tenancy](#).

We may decide to end a tenancy for the reasons outlined below.

The tenant has breached the rules of their Residential Tenancy Agreement

Through working with our customers and support partners, we aim to achieve sustainable tenancies as a foundation for customers to connect to opportunities and build their communities. We will support the tenant to address any issues before we decide to end a tenancy. We will only end a tenancy when a Tenant:

- Has broken the rules of their tenancy agreement
- Where there is a serious breach of the tenancy agreement
- When there is severe illegal activity
- Where there is serious or ongoing antisocial behaviour or property damage.

The tenant is no longer eligible

If the tenant does not provide income details for the household within 30 days from the date of our letter of intention to issue a Notice of Termination or is confirmed as ineligible for the program, we will end a tenancy under section 87H of the *Residential Tenancies Act NSW (2010)* – 'tenant no longer eligible for affordable housing ground'.

In these cases, we will attempt to assist the Tenant to identify alternative housing options.

Other reasons for ending a tenancy

In certain circumstances, we may end the tenancy on other specific grounds in line with the *Residential Tenancies Act 2010 (NSW)*. You can find information about the grounds we can use to end a tenancy on the [NSW Government website – Landlord ending a tenancy](#).

Appeals or Complaints

An applicant or Tenant can appeal decisions we make or make a formal complaint. Refer to our [Appeals, Complaints and Feedback Policy](#) for more information.

Relevant Laws, Regulations, or Standards

- [*Residential Tenancies Act 2010 \(NSW\)*](#)
- [*Residential Tenancies Regulation 2019 \(NSW\)*](#)

Related Documents/Resources

- [Policy: Appeals, Complaints and Feedback](#)
- [Fair Trading NSW](#)
- [NSW Civil and Administrative Tribunal](#)

Policy information

Version:	2
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Reviewed:	August 2025
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Responsible team/position:	Group Executive, Customers

Appendix A – Allocation Criteria

Allocations of properties in the Key Worker Housing Program will be prioritised in the following order:

- a) An applicant who meets the Allocation Criteria 1-3 below
- b) An applicant who meets the Allocation Criteria 2-4 below
- c) An applicant who meets the Allocation Criteria 1 and 3 below
- d) An applicant who meets the Allocation Criteria 3 and 4 below
- e) An applicant who meets Allocation Criteria 1 and 2 below*
- f) An applicant who meets Allocation Criteria 2 and 4 below*
- g) An applicant who meets Allocation Criteria 1 below*
- h) An applicant who meets Allocation Criteria 4 below*

Allocation Criteria

1	Market rental alternatives in that location make that person unable to fund a modest standard of living within the region and the household income range is within the low-income range for Greater Sydney
2	Meets any of the following criteria: Is a Key Worker Identifies as Aboriginal or Torres Strait Islander Is more than 55 years of age Is at risk of domestic or family violence Is at risk of homelessness.
3	Discounted rent payable comprises: <ul style="list-style-type: none"> ○ 35% or less of gross household income for low income households ○ 40% or less of gross household income for moderate income households
4	Market rental alternatives in that location make that person unable to fund a modest standard of living within the region and the household income is within the moderate-income range for Greater Sydney.

*Where an applicant does not meet Allocation Criteria 3, we will align tenant rent calculations with the household limits outlined below:

- Low income households pay no more than 35% of their gross household income
- Moderate income households pay no more than 40% of their gross household income