

# Housing Enquiry Pack

**This pack contains information about:**

- Crisis Advice and Accommodation
- Boarding Houses
- Community Housing
- Income and Asset Eligibility Limits
- Affordable Housing
- Affordable Housing – NRAS

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# Crisis Advice and Accommodation

**Unity Housing is not a crisis or emergency accommodation provider. If you require crisis or emergency accommodation, please contact one of the services listed in this section.**

## **Homeless Connect SA**

**T** 1800 003 308 (free call from a landline)

A state-wide telephone service for anyone experiencing homelessness in South Australia. Available anytime as a free call to help you find information and a direct referral into homelessness services.

## **Youth Gateway**

**T** 1300 306 046 or 1800 807 364 (free call from a landline)

Assistance to secure emergency and long-term accommodation; referrals, information and support for people aged 15 to 25 years.

## **Domestic Violence Crisis Line**

**T** 1300 782 200 or 1800 800 098 (free call from a landline)

For women who have experienced or are experiencing domestic violence; women and children who are homeless due to domestic violence; and single homeless women over 18 years. The service also links men to resources.

## **Crisis Care**

**T** 131 611

An after-hours response to immediate child abuse and neglect matters, and crisis situations relating to children who are under the Guardianship of the Minister. The statewide service operates from 4pm to 9am on weekdays and 24 hours on weekends and public holidays.

## **Hutt St Centre**

**T** 08 8418 2500

Offering showers; laundry facilities; visiting health professionals; an aged city living program for older clients; recreation activities; education and training; legal aid and assistance.

## **What happens next?**

Eligibility for crisis accommodation for you and your family will depend on your circumstances. These services will assess your situation and work with you to find the best option to suit your needs.

Crisis responses provide assistance for your immediate safety and security and are confidential (although guidelines allow for information sharing without your consent to keep you, your children and others safe where there is legitimate reason).

For extreme emergencies contact Police on 000 or 131 444. You can also contact a specialist homelessness or domestic and family violence service in your area (Monday to Friday during office hours). Visit [www.sa.gov.au](http://www.sa.gov.au) > Homelessness > Homelessness service provider directory.

# Crisis Advice and Accommodation

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## **Inner North Homelessness Service**

T 08 8209 5460

91 Elizabeth Way, Elizabeth SA 5112

For adults, singles and families who are homeless or at imminent risk of becoming homeless.

## **Eastern Adelaide Generic Homelessness Service**

T 08 8418 2500

258 Hutt Street, Adelaide SA 5000

For adults who are currently homeless or at risk of becoming homeless.

## **Inner Southern Homelessness Service**

T 08 8296 6455

730 Marion Road, Marion SA 50

For anyone who is currently homeless or at risk of becoming homeless.

## **Western Adelaide Homelessness Service**

T 08 8440 2110

128 Lipson Street, Port Adelaide SA 5015

For anyone who is currently homeless or at risk of becoming homeless.

## **Aged Homelessness Assistance Program**

T 08 8207 0122 or 0401 120 224

For men and women over the age of 50.

## **Eastern Adelaide Domestic Violence Service**

T 08 8365 5033

For single women and children experiencing or escaping domestic or family violence.

## **Northern Adelaide Domestic Violence Service**

T 08 8255 3622

12 Chivell Street, Elizabeth South SA 5112

For women and their children experiencing or escaping domestic or family violence.

## **Southern Adelaide Domestic Violence Service**

T 08 8382 7700

For women and their children experiencing or escaping domestic or family violence.

## **Western Adelaide Domestic Violence Service**

T 08 8268 7700

For women and children experiencing or escaping domestic or family violence.

# Crisis Advice and Accommodation

**Unity Housing is not a crisis or emergency accommodation provider. If you require crisis or emergency accommodation, please contact one of the services listed in this section.**

## **Eastern Adelaide Aboriginal Specific Homelessness Service—Baptist Care**

T 08 118 5200

216 Wright Street, Adelaide SA 5000

For Aboriginal adults and families who are currently or at risk of becoming homeless.

## **Southern Regional Aboriginal Domestic Violence and Family Violence Service**

T 08 8297 9644

For Aboriginal women and children experiencing or escaping domestic or family violence.

## **Western Aboriginal Homelessness Service**

T 08 8243 1698

For Aboriginal adults (men and women) and families.

## **Youth Accommodation Aboriginal Specific Homelessness Service**

T 08 8212 1112

153 Waymouth Street, Adelaide SA 5000

For young Aboriginal people aged 15 to 25 years.

## **Who are these services for?**

You are considered to be homeless or at risk of becoming homeless if you:

- are experiencing or escaping domestic or Aboriginal family violence;
- have trouble maintaining your housing;
- have been released from institutional care, like a hospital or prison and have nowhere to go;
- are sleeping rough, in a car or temporary shelter;
- are temporarily sleeping or 'couch surfing' at a friend or family member's place, or living in overcrowded conditions with little or no privacy or security of tenure;
- have received an eviction notice;
- have separated from your partner and don't have anywhere to go;
- are recently unemployed, having problems paying bills, or have fallen behind in your rent or mortgage payments; and/or
- are a young person aged between 15 and 25 years and have been kicked out of home.

# Boarding Houses

Unity Housing's boarding houses provide a safe and secure accommodation entry point for people who are at risk of homelessness because of a range of factors including family breakdown; unemployment; domestic violence; drug and alcohol misuse; low income and social isolation.

Our four boarding houses range from room-only with shared facilities through to self-contained units with kitchenettes and an ensuite bathroom. They are generally a transitional housing option enabling people to build their capacity and move into more stable and independent accommodation options within the community.

Boarding houses provide an opportunity to build confidence and a sense of wellbeing, participate in community life and further develop independent living skills.

Unity Housing has four boarding houses located in the inner city of Adelaide:

- The Terrace is a mixed gender site with 95 rooms (staffed 24/7)
- Citi Hall is a male-only site with six rooms
- Gilles Lodge is a female-only site with 11 rooms
- Hurtle Square is a female-only site with five rooms

Unity Housing works closely with our support agency partners to facilitate successful tenancies.

Tenants residing at The Terrace Boarding House also have access to The Terrace Liaison Worker Program which is available to eligible boarding house tenants.

The Terrace Liaison Worker can assist eligible tenants to access community-based support and assistance and identify goals and tasks in the following areas: financial; legal; housing/accommodation; cultural; employment/education/training; health and wellbeing; cooking and nutrition; interpersonal relationships; living skills; and personal safety.

## Am I eligible for boarding house accommodation?

To be eligible you must:

- Be 18 years of age or over
- Be a low income earner (proof of income required)
- Be able to live independently (and be linked with supports)
- Have the ability and commitment to comply with the lease and 'Boarding House Guidelines for Living'.

Our boarding houses do not provide emergency or crisis accommodation or case management services.

# Boarding Houses

## How to apply for boarding house accommodation

To apply for boarding house accommodation and be eligible for referral, you will need to be referred by one of the support agencies listed below or homelessness support service with which you are a client:

- Catherine House
- Hutt St Centre
- OARS Community Transitions
- The Salvation Army Towards Independence

The agency will assist you to complete the application form and submit it to Unity Housing on your behalf. If eligible, you will be required to attend an interview to assess your application prior to being placed on our waiting list. Your support worker may be required to attend the interview with you.

You can download the application form from [www.unityhousing.org.au](http://www.unityhousing.org.au) or contact a support agency or homelessness support service and become a client of that agency.

It is important that you keep your contact details up to date so we can get in touch with you if a suitable room becomes available. Housing is in limited supply, so please ensure you keep exploring all housing options.

## What happens next?

If approved, your application will be placed on the waiting list. You will be considered and contacted if a suitable vacancy becomes available.

# Community Housing

Community housing is central to Unity Housing's overall housing portfolio, and provides longer-term rental options to people who are generally working with a support agency. Community housing is an umbrella term referring to rental housing that is an alternative to public housing and is designed to cater for the needs of people on very low to moderate incomes who may be experiencing rental stress, or barriers to, the private market.

Partnerships are crucial to Unity Housing's success. We provide tenants with information about community-based support through our many partner agencies who provide tenancy and social support, which is the key to independent living for many of our tenants. We place a high value on the development of positive and enduring relationships between ourselves, tenants, support agencies and local communities.

Through our partnerships with support and specialist services, we are able to provide a collaborative approach to assist tenants with special or complex needs to maintain their tenancy.

## Am I eligible for community housing?

To be eligible you must:

- Be 18 years of age or over
- Be a resident in South Australia
- Establish your identity
- Be socially or economically disadvantaged
- Have a household income within the income eligibility limits
- Not own any assets or property which could reasonably be expected to resolve your housing need
- Be able to sustain a successful tenancy, with or without support

You will also need to meet the South Australian Government's housing eligibility criteria relating to maximum levels of income and asset.

# Community Housing

## How to register for community housing

Unity Housing only accepts referrals to our community housing properties from organisations with which we have a formal arrangement. You need to be a client of one of the support agencies listed below to be eligible for referral for our community housing.

- ac.care
- Anglicare SA
- AMRC (Australian Migrant Resource Centre)
- ARA (Australian Refugee Association)
- Baptist Care SA
- Barkuma
- Cara
- Catherine House
- Centacare
- City of Salisbury
- Community Living Australia
- Deaf Can:Do
- EBL Disability Services
- HomePlace
- Hutt St Centre
- Life Without Barriers
- Lutheran Community Care
- Mind Australia
- Minda Inc
- Neami National

# Community Housing

*continued*

- OARS Community Transitions
- Orana
- PQSA (ParaQuad South Australia)
- The Salvation Army – Towards Independence
- Uniting Communities – Aboriginal Community Connect
- Uniting Country SA
- UnitingSA (formerly UnitingCare Wesley Port Adelaide)
- Women’s Safety Services (formerly Northern Adelaide Domestic Violence Service)

# Community Housing

## What happens next?

Your support agency will assess your eligibility to be referred to Unity Housing and, if suitable, will assist you to complete the required documentation to refer you to Unity Housing. You will need to provide proof of income and proof of identity to accompany your registration of interest for community housing, which your support agency will submit to Unity Housing on your behalf.

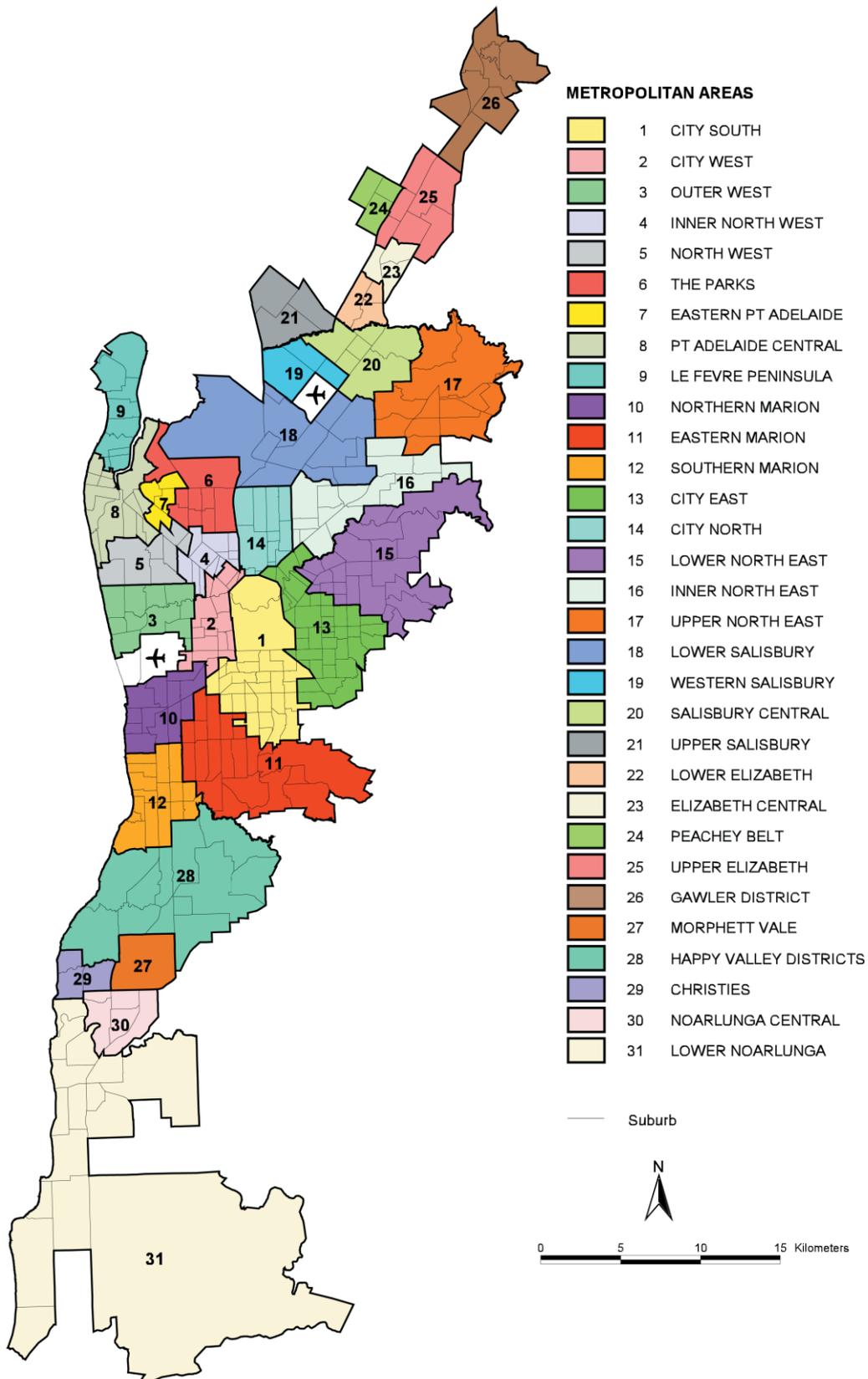
Available vacancies are allocated to those deemed to have the most urgent housing need and best match the available property. Even if you have special circumstances, it can still take a very long time before you are offered a property. This is because there may be other applicants with special circumstances who have already been approved for earlier housing assistance or the properties that become available may not match your circumstances.

It is important that you keep your contact details up to date so we can get in touch with you if a suitable property becomes available. Housing is in limited supply, so please ensure you keep exploring all housing options.

# Community Housing Metropolitan Area Map

V4.1 as at March 2020

## Community Housing Metropolitan Area Map



Note: The Willunga area is based on its postcode boundary, not suburb boundary.

# Community Housing Metropolitan and Country Suburbs by Area

V4.1 as at March 2020

<b>AREA 1 - CITY SOUTH</b> ADELAIDE ♦ ASHFORD BLACK FOREST CLARENCE GARDENS CLARENCE PARK EVERARD PARK FORESTVILLE FULLARTON GLANDORE GOODWOOD HAWTHORN KINGSWOOD MALVERN ♦ MITCHAM NORTH ADELAIDE PARKSIDE UNLEY	QUEENSTOWN ROYAL PARK SEMAPHORE SEMAPHORE PARK SEMAPHORE SOUTH	MARDEN NEWTON PARADISE PAYNEHAM ROSTREVOR ROYSTON PARK ST MORRIS TRANMERE □	ANGLE VALE EVANSTON EVANSTON GARDENS EVANSTON PARKS EVANSTON SOUTH GAWLER GAWLER EAST GAWLER SOUTH GAWLER WEST WILLASTON	314 - AMERICAN RIVER 101 - ANGASTON 102 - ARDROSSAN 103 - AUBURN 104 - BALAKLAVA 106 - BALHANNAH ♦ 105 - BARMERA 107 - BEACHPORT 108 - BERRI 237 - BLANCHETOWN 109 - BLYTH 110 - BOOLEROO CENTRE 111 - BORDERTOWN 113 - BURRA 116 - CLARE 117 - CLEVE 118 - COOBER PEDY 123 - CRYSTAL BROOK 225 - ENCOUNTER BAY 129 - EUNDUNDA 131 - GLADSTONE 133 - GOOLWA 133 - GOOLWA BEACH 133 - GOOLWA NORTH 133 - GOOLWA SOUTH 241 - GUMERACHA CHRISTIES BEACH 179 - HAYBOROUGH 140 - JAMESTOWN 141 - KADINA 143 - KAPUNDA 246 - KAROONDA 144 - KEITH 146 - KINGSCOTE 147 - KINGSTON SE 149 - LAMEROO 288 - LANGHORNE CREEK 150 - LAURA 151 - LITTLEHAMPTON 152 - LOBETHAL 154 - LOXTON 156 - LYNDOCH 558 - MACDONALD PARK 158 - MALLALA 159 - MANNUM 179 - MCCRACKEN 426 - MCHARG CREEK 162 - MELROSE 163 - MENINGIE 164 - MIDDLETON 166 - MILLCENT 177 - MINLATON 180 - MOONTA 270 - MOONTA BAY 182 - MOUNT BURR 183 - MOUNT COMPASS 184 - NAIRNE ♦ 185 - NANGWARRY 186 - NARACOORTE 187 - NORMANVILLE 270 - NORTH MOONTA 188 - NURIOTPA 461 - PARNDANA 262 - PENNESHAW 195 - PENOLA 196 - PETERBOROUGH 197 - PINNAROO 199 - PORT ELLIOT 238 - PORT NEILL 205 - QUORN 206 - RENMARK 207 - RIVERTON 208 - ROBE 209 - ROBERTSTOWN 210 - SADDLEWORTH 215 - STRATHALBYN 218 - TAILM BEND 220 - TANUNDA 240 - TINTINARA 225 - VICTOR HARBOR 226 - WAIKERIE 227 - WALLAROO 228 - WAROOKA 233 - WOODSIDE ♦ 235 - YANKALILLA 236 - YORKETOWN
<b>AREA 2 - CITY WEST</b> BOWDEN ♦ BROMPTON ♦ HILTON KESWICK KURRALTA PARK MARLESTON MILE END NETLEY OVINGHAM RICHMOND THEBARTON ♦ TORRENSVILLE WEST HINDMARSH	<b>AREA 9 - LE FEVRE PENINSULA</b> BIRKENHEAD EXETER LARGS BAY LARGS NORTH NORTH HAVEN OSBORNE PETERHEAD TAPEROO	<b>AREA 16 - INNER NORTH EAST</b> GILLES PLAINS ♦ GREENACRES HAMPSTEAD GARDENS HILLCREST ♦ HOLDEN HILL HOPE VALLEY KLEMZIG ♦ MANNINGHAM ♦ MODBURY MODBURY NORTH NORTHFIELD NORTHGATE OAKDEN ♦ ST AGNES WINDSOR GARDENS ♦	<b>AREA 27 - MORPHETT VALE</b> MORPHETT VALE ♦	
<b>AREA 3 - OUTER WEST</b> BROOKLYN PARK FLINDERS PARK FULHAM FULHAM GARDENS HENLEY BEACH KIDMAN PARK LOCKLEYS UNDERDALE WEST RICHMOND	<b>AREA 10 - NORTHERN MARION</b> CAMDEN PARK GLENELG GLENELG EAST GLENELG NORTH GLENELG SOUTH GLENGOWRIE MORPHETTVILLE ♦ NORTH PLYMPTON PLYMPTON PLYMPTON PARK SOMERTON PARK	<b>AREA 17 - UPPER NORTH EAST</b> GOLDEN GROVE GREENWITH ♦ MODBURY HEIGHTS REDWOOD PARK RIDGEHAVEN SURREY DOWNS WYNN VALE	<b>AREA 28 - HAPPY VALLEY DISTRICTS</b> ABERFOYLE PARK HALLETT COVE HAPPY VALLEY ♦ OLD REYNELLA REYNELLA REYNELLA EAST SHEIDOW PARK TROTT PARK WOODCROFT	
<b>AREA 4 - INNER NORTH WEST</b> ALLENBY GARDENS BEVERLEY CROYDON CROYDON PARK ♦ DEVON PARK ♦ DUDLEY PARK ♦ KILKENNY RENOWN PARK RIDLEYTON ♦ WELLAND WEST CROYDON ♦	<b>AREA 11 - EASTERN MARION</b> ASCOT PARK BEDFORD PARK BLACKWOOD CLOVELLY PARK CRAIGBURN FARM DAW PARK ♦ EDEN HILLS EDWARDSTOWN ♦ MARION MELROSE PARK MITCHELL PARK PANORAMA PARK HOLME PASADENA ♦ SOUTH PLYMPTON ST MARYS ♦	<b>AREA 18 - LOWER SALISBURY</b> GEPPTS CROSS INGLE FARM ♦ MAWSON LAKES PARA HILLS ♦ PARA HILLS WEST ♦ PARA VISTA POORAKA ♦ VALLEY VIEW	<b>AREA 29 - CHRISTIES</b> CHRISTIE DOWNS CHRISTIES BEACH O'SULLIVAN BEACH	
<b>AREA 5 - NORTH WEST</b> FINDON GRANGE SEATON WOODVILLE WOODVILLE PARK WOODVILLE SOUTH WOODVILLE WEST	<b>AREA 12 - SOUTHERN MARION</b> BRIGHTON DOVER GARDENS ♦ HOVE OAKLANDS PARK SEACLIFF SEACOMBE GARDENS SEACOMBE HEIGHTS SEAVIEW DOWNS SOUTH BRIGHTON STURT ♦ WARRADALE ♦	<b>AREA 19 - WESTERN SALISBURY</b> PARAFIELD GARDENS ♦ SALISBURY DOWNS ♦	<b>AREA 30 - NOARLUNGA CENTRAL</b> HACKHAM HACKHAM WEST HUNTFIELD HEIGHTS NOARLUNGA CENTRE NOARLUNGA DOWNS ONKAPARINGA HILLS	
<b>AREA 6 - THE PARKS</b> ANGLE PARK ATHOL PARK FERRYDEN PARK ♦ GILLMAN MANSFIELD PARK ♦ WOODVILLE GARDENS WOODVILLE NORTH ♦	<b>AREA 13 - CITY EAST</b> MAYLANDS NORWOOD GLENSIDE HACKNEY STEPNEY VALE PARK WALKERVILLE	<b>AREA 20 - SALISBURY CENTRAL</b> BRAHMA LODGE SALISBURY ♦ SALISBURY EAST SALISBURY HEIGHTS SALISBURY PARK ♦ SALISBURY PLAIN	<b>AREA 31 - LOWER NOARLUNGA</b> ALDINGA BEACH MASLIN BEACH MOANA OLD NOARLUNGA PORT NOARLUNGA PORT NOARLUNGA SOUTH PORT WILLUNGA SEAFORD SEAFORD MEADOWS SEAFORD RISE WILLUNGA	
<b>AREA 7 - EASTERN PORT ADELAIDE</b> CHELTENHAM OTTOWAY PENNINGTON ♦ ROSEWATER ♦ ST CLAIR	<b>AREA 14 - CITY NORTH</b> BLAIR ATHOL ♦ BROADVIEW CLEARVIEW ♦ ENFIELD ♦ KILBURN ♦ NAILSWORTH PROSPECT ♦ SEFTON PARK	<b>AREA 21 - UPPER SALISBURY</b> BURTON ♦ PARALOWIE ♦ SALISBURY NORTH ♦	<b>AREA 32 - MOUNT BARKER</b> BRIDGEWATER ALDGATE MACCLESFIELD MOUNT BARKER	
<b>AREA 8 - PORT ADELAIDE CENTRAL</b> ALBERT PARK ALBERTON ETHELTON GLANVILLE ♦ HENDON PORT ADELAIDE	<b>AREA 15 - LOWER NORTH EAST</b> ATHELSTONE CAMPBELLTOWN DERNANCOURT FELIXSTOW FIRLE GLYNDE HECTORVILLE HIGHBURY MAGILL	<b>AREA 22 - LOWER ELIZABETH</b> ELIZABETH GROVE ELIZABETH SOUTH ♦ ELIZABETH VALE HILLBANK ♦	<b>AREA 33 - PORT PIRIE</b> PORT PIRIE PORT PIRIE SOUTH PORT PIRIE WEST RISDON PARK	
		<b>AREA 23 - ELIZABETH CENTRAL</b> ELIZABETH ELIZABETH EAST ♦ ELIZABETH PARK	<b>AREA 34 - PORT AUGUSTA EAST</b> PORT AUGUSTA	
		<b>AREA 24 - PEACHEY BELT</b> ANDREWS FARM ♦ DAVOREN PARK SMITHFIELD PLAINS	<b>AREA 35 - PORT AUGUSTA WEST</b> PORT AUGUSTA WEST	
		<b>AREA 25 - UPPER ELIZABETH</b> BLAKEVIEW ♦ CRAIGMORE ELIZABETH DOWNS ♦ ELIZABETH NORTH MUNNO PARA ♦ MUNNO PARA WEST SMITHFIELD	<b>AREA 36 - WHYALLA WEST</b> WHYALLA STUART	
		<b>AREA 26 - GAWLER DISTRICT</b>	<b>AREA 37 - WHYALLA CENTRAL</b> WHYALLA WHYALLA NORRIE	
		<b>AREA 27 - MORPHETT VALE</b> MORPHETT VALE ♦	<b>AREA 38 - PORT LINCOLN</b> PORT LINCOLN	
		<b>AREA 28 - HAPPY VALLEY DISTRICTS</b> ABERFOYLE PARK HALLETT COVE HAPPY VALLEY ♦ OLD REYNELLA REYNELLA REYNELLA EAST SHEIDOW PARK TROTT PARK WOODCROFT	<b>AREA 39 - MURRAY BRIDGE</b> MURRAY BRIDGE	
		<b>AREA 29 - CHRISTIES</b> CHRISTIE DOWNS CHRISTIES BEACH O'SULLIVAN BEACH	<b>AREA 40 - MOUNT GAMBIER</b> MOUNT GAMBIER	
		<b>AREA 30 - NOARLUNGA CENTRAL</b> HACKHAM HACKHAM WEST HUNTFIELD HEIGHTS NOARLUNGA CENTRE NOARLUNGA DOWNS ONKAPARINGA HILLS	<b>OTHER COUNTRY TOWNS</b>	

Housing Type: ♦ represents where there is also volunteer member-tenant managed providers (formerly Co-operative housing)

# Income and Asset Eligibility Limits

You will need to meet income limits to be eligible for community housing.

If you are registering your interest in community housing, there are some income payment exclusions listed in the [community housing eligibility procedure](https://www.sa.gov.au/topics/housing/public-and-community-housing/register-for-housing) (PDF available from <https://www.sa.gov.au/topics/housing/public-and-community-housing/register-for-housing> under 'Related information – Other websites')

Depending on the community housing program for some properties, you may be eligible for help to pay your bond and rent from Housing SA.

## Income limits – as at June 2020

Household type	Maximum weekly income before tax	Maximum annual income before tax
Single person	\$1016.86	\$52,876.72
Single person with one child	\$1,329.74	\$69,146.48
Single person with two children	\$1,486.18	\$77,281.36
Single person with three children	\$1,642.62	\$85,416.24
Single person with four or more children	\$1,877.28	\$97,618.56
Couple	\$1,329.74	\$69,146.48
Couple with one child	\$1,486.18	\$77,281.36
Couple with two children	\$1,642.62	\$85,416.24
Couple with three children	\$1,877.28	\$97,618.56
Couple with four or more children	\$2,111.94	\$109,820.88

# Income and Asset Eligibility Limits

## Independent income

An independent income is a regular income paid directly to you and is the minimum amount of income you can have to be considered for community housing.

This may include but is not limited to:

- Payments from Centrelink or similar, for example, Veterans' Affairs
- A wage or salary for full time, part time or casual work
- Investment income
- Interest paid directly to you

Your income must be at least equal to Centrelink's maximum youth allowance payment (available at <https://www.servicesaustralia.gov.au/individuals>) for a single person not living at their family home.

## Asset limits for public and community housing

Household type	Maximum asset value
Households headed by a single person	\$473,750
Households headed by a couple	\$605,000
Assets can include: <ul style="list-style-type: none"><li>• cash lodged with a financial institution</li><li>• real estate such as vacant land</li><li>• shares, bonds and investments</li><li>• household and personal effects</li><li>• cars, boats and motorhomes</li><li>• any debts currently owed to you</li><li>• overseas assets converted to Australian dollars</li></ul>	

*This table is to be used as a guide only. Figures are updated periodically.*

# Affordable Housing

Affordable housing offers rental accommodation for people on low to moderate incomes who cannot afford housing in the private rental market. Affordable housing aims to relieve rental stress and support households that have the potential for income growth or home ownership in the medium-term.

Affordable housing is designed to address the gap in the market between community housing and the private housing market. It is there to relieve rental stress for people who do not earn enough to pay market rent in the area in which they want to live but earn too much to qualify for community housing. The eligibility of affordable housing tenants is assessed on an annual basis and lease terms are generally for 12 months at a time.

## What types of accommodation are available to affordable housing tenants?

Our affordable housing portfolio consists of properties located in the Adelaide metro and Hills, Fleurieu Peninsula, Eyre Peninsula and Mid North. Affordable housing contains a wide range of property types to meet the broad spectrum of need in the community, including retirees, young couples and individuals as well as families who struggle in the private rental market. Properties include one, two, three and four bedroom options.

## 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 no more than 75 percent of the market rent. We have a limited number of affordable housing properties with an income-based rent.

## Am I eligible for affordable housing?

Affordable housing programs have different eligibility criteria. As a tenant of an affordable housing property, you will be required to participate in an annual assessment of your income eligibility and continue to meet income eligibility criteria.

Information for existing and potential tenants is available on the following pages.

## Vacancies

Unity Housing uses [www.realestate.com.au](http://www.realestate.com.au) to advertise affordable housing vacancies.

- Visit [www.realestate.com.au](http://www.realestate.com.au)
- Click Find agents
- Select Agency by name from the dropdown options
- Type Unity Housing in the Search bar
- Click Unity Housing – Adelaide RLA 246371
- Click Search
- Scroll down to Our Properties
- Click on the For rent tab to see what is currently available

# Affordable Housing

## How to apply for affordable housing

You must physically attend an open inspection to obtain an application form for any of the advertised properties on [www.realestate.com.au](http://www.realestate.com.au) (following the steps on page 16). The form must be filled out and returned to us, then your application and eligibility will be assessed and rental references checked.

If you are interested in an affordable housing property, you can phone us on 08 8205 3600 or email [nras@unityhousing.org.au](mailto:nras@unityhousing.org.au).

Housing is in limited supply, so please ensure you keep exploring all housing options.

## What happens next?

We will assess your application to determine if you meet the affordable housing eligibility criteria, and we will contact you once assessments are complete.

## Income limits – as at June 2020

Household type	Maximum weekly income before tax	Maximum annual income before tax
Single person	\$1016.86	\$52,876.72
Single person with one child	\$1,329.74	\$69,146.48
Single person with two children	\$1,486.18	\$77,281.36
Single person with three children	\$1,642.62	\$85,416.24
Single person with four or more children	\$1,877.28	\$97,618.56
Couple	\$1,329.74	\$69,146.48
Couple with one child	\$1,486.18	\$77,281.36
Couple with two children	\$1,642.62	\$85,416.24
Couple with three children	\$1,877.28	\$97,618.56
Couple with four or more children	\$2,111.94	\$109,820.88

# Affordable Housing – National Rental Affordability Scheme (NRAS)

## What is NRAS?

The National Rental Affordability Scheme (NRAS) is a Federal and State Government initiative, designed to promote investment in affordable housing in Australia. It aims to provide affordable rental options for average Australian wage earners and those on low incomes as individuals, couples and families. It has different eligibility criteria than public and community housing.

NRAS provides people on low to moderate incomes with an opportunity to rent homes at a rate that is at least 20 per cent below market value rent.

Homes can range from studio apartments through to family homes, and are located where affordable rental accommodation is most needed, especially in areas where employment, schools and other services are available nearby.

NRAS tenants have the same rights given to all tenants under the relevant residential tenancy law in the state or territory where the property is located.

## Who is eligible to rent an NRAS property?

NRAS rental homes are available to low to moderate income Australians - people who may find it hard to pay market rental rates.

To be eligible to rent an NRAS property, potential tenants:

- will need to provide the tenancy manager with evidence of their gross income for the previous 12 months before the day they enter the dwelling, both with their initial application and every year afterwards; and
- must not exceed the income limits for their household type by more than 25 per cent over two consecutive years.

The total income of all household members of an NRAS rental property is used to calculate the overall household income for that property.

# Affordable Housing – National Rental Affordability Scheme (NRAS)

## NRAS Household Income (indexation)

To be eligible for an NRAS property, applicants must meet income eligibility requirements. Each household must have a combined gross household income that does not exceed the income limits as specified in the NRAS regulations (refer to table below as a guide only as these income limits change each year). Income limits are assessed against the gross income of all persons who will live in the property based on the composition of the household. An assessment is conducted using income received for the last 12 months, regardless of an applicant's current income status. This is a government requirement for the program.

For the latest NRAS eligibility limits, visit the NRAS Household Income (indexation) page at <https://www.dss.gov.au/our-responsibilities/housing-support/programs-services/national-rental-affordability-scheme/national-rental-affordability-scheme-nras-household-income-indexation>

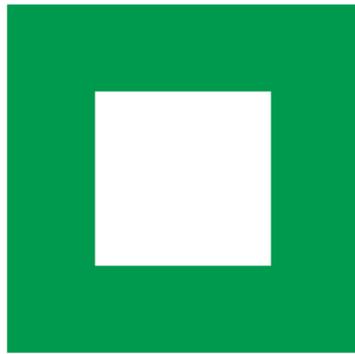
A household's gross income for the 12 months prior to starting a tenancy in an NRAS property must be equal to or less than the relevant income limit for the household composition. When applying for a Unity NRAS property, applicants will also be required to meet the 30% rental affordability criteria. The rent for the property cannot exceed 30% of the gross weekly household income.

Divide the weekly rent by your gross weekly household income and multiply by 100. If you are over 30%, you will not be eligible for the property.

The initial household income limits for the 2020-21 NRAS year (i.e. the period 1 May 2020 to 30 April 2021) are:

<b>2020-21 NRAS Year</b>	
<b>Household composition</b>	<b>Initial income limit</b>
One adult	\$52,324
Two adults	\$72,341
Three adults	\$92,358
Four adults	\$112,375
Sole parent with one child*	\$72,391
Sole parent with two children	\$89,748
Sole parent with three children	\$107,105
Couple with one child	\$89,698
Couple with two children	\$107,055
Couple with three children	\$124,412

*This table is to be used as a guide only. Figures are updated every year.*



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