

HOUSING

ENQUIRY PACK



UPDATED OCTOBER 2023

This pack contains information about:

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





UNITY HOUSING

TABLE OF CONTENTS

CRISIS ADVICE AND ACCOMMODATION	4
BOARDING HOUSES	6
COMMUNITY HOUSING	8
COMMUNITY HOUSING METROPOLITAN HOUSING MAP	10
COMMUNITY HOUSING METROPOLITAN AND COUNTRY AREAS BY SUBURB	12
INCOME AND ASSET ELIGIBILITY LIMITS	14
AFFORDABLE HOUSING	17
AFFORDABLE HOUSING NATIONAL RENTAL AFFORDABILITY SCHEME (NRAS)	21

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 below

Homeless Connect SA

T 1800 003 308 (free call from a landline)

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

Domestic Crisis Line

(part of Women's Safety Services SA)

T 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 Street 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.

You can also contact a specialist homelessness or domestic and family violence service in your area (Monday to Friday during office hours).

Click [here](#) to see the homelessness service provider directory (or access it via www.sa.gov.au > Housing > Homelessness > Homelessness service provider directory).

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.



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 6 rooms
- Gilles Lodge is a female-only site with 11 rooms
- Hurtle Square is a female-only site with 5 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’ (available to view at www.unityhousing.org.au/boarding-houses)

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 supported and referred by an agency that will provide ongoing case management support throughout your tenancy.

The agency will assist you to complete the application form and submit it to Unity Housing on your behalf.

Prior to a room being offered, you will be required to attend an interview to make sure we have all the information we need to work out how we can best accommodate your needs.

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. It is also important that you remain engaged with your support agency, as unsupported applicants will only be considered for housing in exceptional circumstances. 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 a resident in South Australia (SA)
- Be able to provide proof of identification
- 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
- Be 18 years of age or over

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 selects applicants for community housing from the Single Housing Register (SHR). Generally, we will only offer vacancies to applicants who are actively engaging with one of our partner support agencies, listed below.

This enables us to give people the best chance of maintaining a successful tenancy as we know they have the appropriate support in place.

Speak to the support agency you are engaging with to see if they are eligible to refer you to Unity Housing.

If not, or if you do not require support, you can register online for public or community housing. You can create an online account and register or find relevant forms at [Register for Housing](#).

A list of community housing providers can be found [here](#).

Partner support agencies:

- [Aboriginal Sobriety Group](#)
- [ac.care](#)
- [Australian Migrant Resource Centre](#) (AMRC)
- [Australian Refugee Association](#) (ARA)
- [Baptist Care SA](#)
- [Barkuma](#)
- [Cara](#)
- [Catherine House](#)
- [Centacare](#)
- [City of Salisbury](#)
- [Community Living Australia](#) (CLAUST)
- [Community Living Options](#) (CLO)
- [Deaf Connect](#)
- [EBL Disability Services](#)
- [HomePlace](#)
- [Hutt St Centre](#)
- [Life Without Barriers](#)
- [Lutheran Care](#)
- [Mind Australia](#)
- [Minda Inc](#)
- [Neami National](#)
- [OARS Community Transitions](#)
- [Orana Australia Ltd](#)
- [PQSA and HomeCare+](#)
- [The Salvation Army – Towards Independence](#)
- [Uniting Communities – Aboriginal Community Connect](#)
- [UnitingSA](#) (formerly UnitingCare Wesley Port Adelaide)

COMMUNITY HOUSING

What happens next?

After we receive the documents, the information is processed and will be assessed as a category 1, 2 or 3 then placed on the Single Housing Register (SHR). You will then receive a letter confirming your registration and you will be contacted if a suitable vacancy arises that matches your housing preferences.

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.

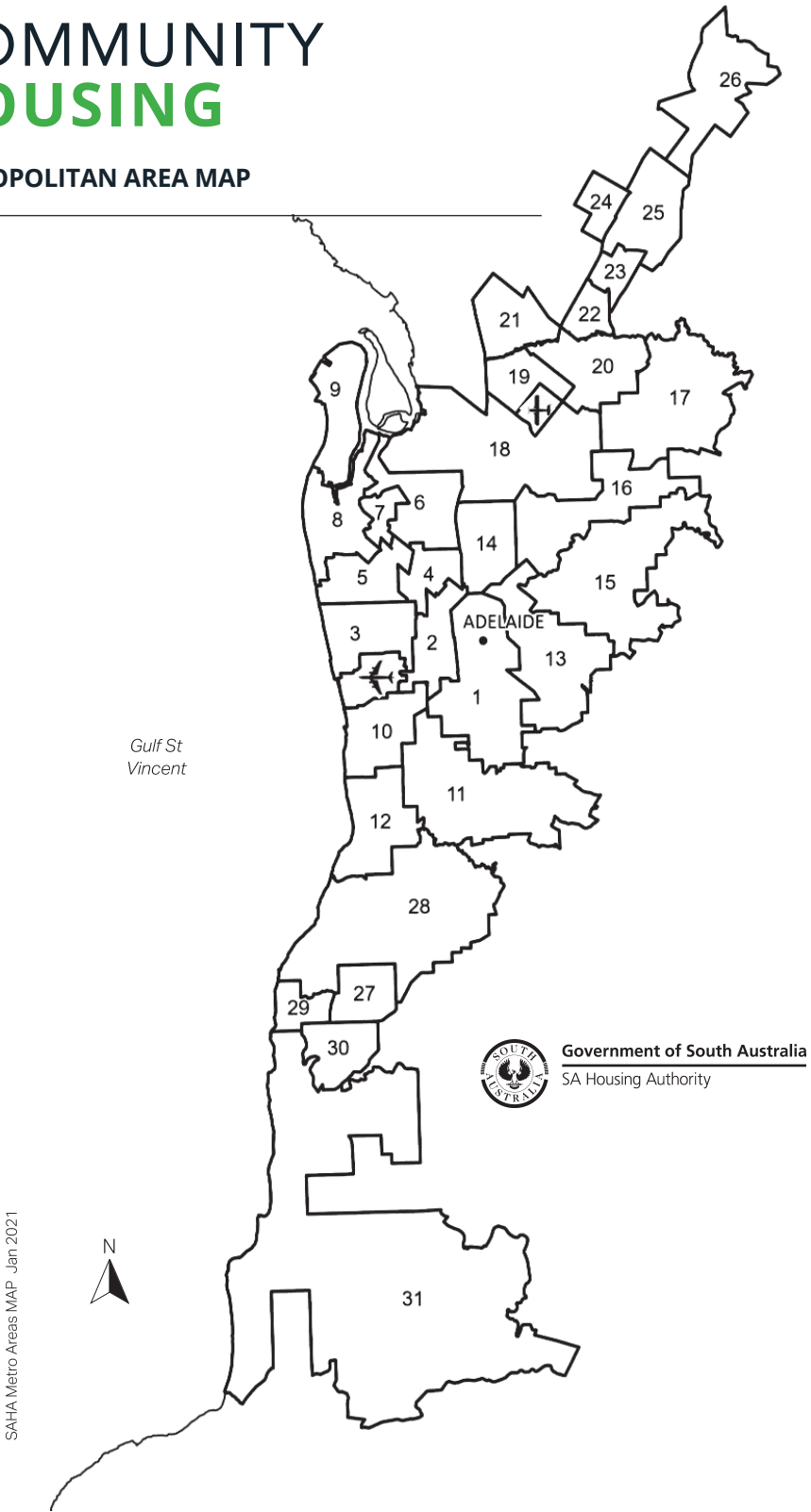
It is important that you keep your contact details up to date so we can get in touch with you if a suitable property becomes available. Housing is in limited supply, so please ensure you keep exploring all housing options.

Each year you will be sent a letter asking you to make contact with Unity to make sure your details and circumstances are still the same or to update any changes. If you do not make contact within the required timeframe, you may lose your current Category status. This means that if you are Category 1 and do not make contact, you will automatically drop back to Category 2.



COMMUNITY HOUSING

METROPOLITAN AREA MAP



- City South - Area 1
- City West - Area 2
- Outer West - Area 3
- Inner North West - Area 4
- North West - Area 5
- The Parks - Area 6
- Eastern Port Adelaide - Area 7
- Port Adelaide Central - Area 8
- Le Fevre Peninsula - Area 9
- Northern Marion - Area 10
- Eastern Marion - Area 11
- Southern Marion - Area 12
- City East - Area 13
- City North - Area 14
- Lower North East - Area 15
- Inner North East - Area 16
- Upper North East - Area 17
- Lower Salisbury - Area 18
- Western Salisbury - Area 19
- Salisbury Central - Area 20
- Upper Salisbury - Area 21
- Lower Elizabeth - Area 22
- Elizabeth Central - Area 23
- Peachey Belt - Area 24
- Upper Elizabeth - Area 25
- Gawler District - Area 26
- Morphett Vale - Area 27
- Happy Valley Districts - Area 28
- Christies - Area 29
- Noarlunga Central - Area 30
- Lower Noarlunga - Area 31

COMMUNITY HOUSING

City South - Area 1		
<ul style="list-style-type: none">• Adelaide• Ashford• Black Forest• Clapham• Clarence Gardens• Clarence Park• Colonel Light Gardens• Cumberland Park	<ul style="list-style-type: none">• Everard Park• Forestville• Fullarton• Glandore• Goodwood• Hawthorn• Hyde Park• Kingswood• Lower Mitcham	<ul style="list-style-type: none">• Malvern• Mitcham• North Adelaide• Parkside• Unley• Wayville
City West - Area 2		
<ul style="list-style-type: none">• Bowden• Brompton• Cowandilla• Hilton• Hindmarsh• Keswick	<ul style="list-style-type: none">• Kurralta Park• Marleston• Mile End• Mile End South• Netley• Ovingham	<ul style="list-style-type: none">• Richmond• Thebarton• Torrensville• West Hindmarsh
Outer West - Area 3		
<ul style="list-style-type: none">• Brooklyn Park• Flinders Park• Fulham• Fulham Gardens	<ul style="list-style-type: none">• Henley Beach• Henley Beach South• Kidman Park	<ul style="list-style-type: none">• Lockleys• Underdale• West Beach• West Richmond
Inner North West - Area 4		
<ul style="list-style-type: none">• Allenby Gardens• Beverley• Croydon• Croydon Park	<ul style="list-style-type: none">• Devon Park• Dudley Park• Kilkenry• Renown Park	<ul style="list-style-type: none">• Ridleyton• Welland• West Croydon
North West - Area 5		
<ul style="list-style-type: none">• Findon• Grange• Seaton	<ul style="list-style-type: none">• St Clair• Woodville• Woodville Park	<ul style="list-style-type: none">• Woodville South• Woodville West
The Parks - Area 6		
<ul style="list-style-type: none">• Angle Park• Athol Park• Ferryden Park	<ul style="list-style-type: none">• Gillman• Mansfield Park• Wingfield	<ul style="list-style-type: none">• Woodville Gardens• Woodville North
Eastern Port Adelaide - Area 7		
<ul style="list-style-type: none">• Cheltenham• Ottoway	<ul style="list-style-type: none">• Pennington• Rosewater	
Port Adelaide Central - Area 8		
<ul style="list-style-type: none">• Albert Park• Alberton• Ethelton• Glanville• Hendon	<ul style="list-style-type: none">• Port Adelaide• Queenstown• Royal Park• Semaphore• Semaphore Park	<ul style="list-style-type: none">• Semaphore South• West Lakes• West Lakes Shore
Le Fevre Peninsula - Area 9		
<ul style="list-style-type: none">• Birkenhead• Exeter• Largs Bay	<ul style="list-style-type: none">• Largs North• North Haven• Osborne	<ul style="list-style-type: none">• Peterhead• Taperoo

COMMUNITY HOUSING

Northern Marion - Area 10		
<ul style="list-style-type: none">• Camden Park• Glenelg• Glenelg East• Glenelg North	<ul style="list-style-type: none">• Glenelg South• Glengowrie• Morphettville• North Plympton	<ul style="list-style-type: none">• Novar Gardens• Plympton• Plympton Park• Somerton Park
Eastern Marion - Area 11		
<ul style="list-style-type: none">• Ascot Park• Bedford Park• Blackwood• Clovelly Park• Craighurn Farm• Daw Park	<ul style="list-style-type: none">• Eden Hills• Edwardstown• Marion• Melrose Park• Mitchell Park• Panorama	<ul style="list-style-type: none">• Park Holme• Pasadena• South Plympton• St Marys• Tonsley
Southern Marion - Area 12		
<ul style="list-style-type: none">• Brighton• Darlington• Dover Gardens• Hove• Kingston Park	<ul style="list-style-type: none">• North Brighton• Oaklands Park• Seacliff• Seacliff Park• Seacombe Gardens	<ul style="list-style-type: none">• Seacombe Heights• Seaview Downs• South Brighton• Sturt• Warradale
City East - Area 13		
<ul style="list-style-type: none">• Beulah Park• Burnside• Dulwich• Eastwood• Frewville• Gilberton• Glenside• Hackney	<ul style="list-style-type: none">• Hazelwood Park• Kensington• Kensington Park• Kent Town• Maylands• Myrtle Bank• Norwood• Rose Park	<ul style="list-style-type: none">• St Peters• Stepney• Toorak Gardens• Trinity Gardens• Vale Park• Walkerville
City North - Area 14		
<ul style="list-style-type: none">• Blair Athol• Broadview• Clearview	<ul style="list-style-type: none">• Collinswood• Enfield• Kilburn	<ul style="list-style-type: none">• Nailsworth• Prospect• Sefton Park
Lower North East - Area 15		
<ul style="list-style-type: none">• Athelstone• Campbelltown• Dernancourt• Felixstow• Firle• Glynde	<ul style="list-style-type: none">• Hectorville• Highbury• Magill• Marden• Newton• Paradise	<ul style="list-style-type: none">• Payneham• Payneham South• Rostrevor• Royston Park• St Morris• Tranmere
Inner North East - Area 16		
<ul style="list-style-type: none">• Banksia Park• Gilles Plains• Greenacres• Hampstead Gardens• Hillcrest• Holden Hill	<ul style="list-style-type: none">• Hope Valley• Klemzig• Lightsview• Manningham• Modbury• Modbury North• Northfield	<ul style="list-style-type: none">• Northgate• Oakden• St Agnes• Tea Tree Gully• Windsor Gardens
Upper North East - Area 17		
<ul style="list-style-type: none">• Golden Grove• Greenwith• Modbury Heights	<ul style="list-style-type: none">• Redwood Park• Ridgehaven• Surrey Downs	<ul style="list-style-type: none">• Wynn Vale

COMMUNITY HOUSING

Lower Salisbury - Area 18		
• Dry Creek	• Para Hills	• Valley View
• Gepps Cross	• Para Hills West	• Walkely Heights
• Ingle Farm	• Para Vista	
• Mawson Lakes	• Pooraka	
Western Salisbury - Area 19		
• Parafield Gardens	• Salisbury Downs	
Salisbury Central - Area 20		
• Brahma Lodge	• Salisbury East	• Salisbury Plain
• Gulfview Heights	• Salisbury Heights	
• Salisbury	• Salisbury Park	
Upper Salisbury - Area 21		
• Burton	• Paralowie	• Salisbury North
Lower Elizabeth - Area 22		
• Elizabeth Grove	• Elizabeth Vale	
• Elizabeth South	• Hillbank	
Elizabeth Central - Area 23		
• Elizabeth	• Elizabeth East	• Elizabeth Park
Peachey Belt - Area 24		
• Andrews Farm	• Davoren Park	• Smithfield Plains
Upper Elizabeth - Area 25		
• Blakeview	• Elizabeth North	• Smithfield
• Craigmore	• Munno Para	
• Elizabeth Downs	• Munno Para West	
Gawler District - Area 26		
• Angle Vale	• Evanston Park	• Gawler South
• Evanston	• Gawler	• Gawler West
• Evanston Gardens	• Gawler East	• Willaston
Morphett Vale - Area 27		
Happy Valley Districts - Area 28		
• Aberfoyle Park	• O'Halloran Hill	• Sheidow Park
• Flagstaff Hill	• Old Reynella	• Trott Park
• Hallett Cove	• Reynella	• Woodcroft
• Happy Valley	• Reynella East	
Christies - Area 29		
• Christie Downs	• Lonsdale	
• Christies Beach	• O'Sullivan Beach	
Noarlunga Central - Area 30		
• Hackham	• Huntfield Heights	• Noarlunga Downs
• Hackham West	• Noarlunga Centre	
Lower Noarlunga - Area 31		
• Aldinga Beach	• Port Noarlunga	• Seaford Meadows
• Maslin Beach	• Port Noarlunga South	• Seaford Rise
• McLaren Vale	• Port Willunga	• Willunga
• Moana	• Seaford	
• Old Noarlunga		

INCOME AND ASSET ELIGIBILITY LIMITS

What happens next?

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](#) (PDF available from <https://www.sa.gov.au/topics/housing/public-and-community-housing/register-for-housing> scroll down to '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.

The income limits increase by:

- \$426.08 per week for each additional adult
- \$170.43 per week for each additional child

An adult is someone aged 18 and over. A child is someone aged 17 or younger unless they have an independent income. Someone aged 17 or younger with an independent income is treated as an adult.

INCOME LIMITS AS OF OCTOBER 2023
THE MAXIMUM WEEKLY AND ANNUAL INCOME BEFORE TAX FOR EACH HOUSEHOLD TYPE.

Household type	Maximum weekly income before tax	Maximum annual income before tax
One adult	\$766.94	\$39,880.88
One adult, one child	\$937.37	\$48,743.24
One adult, two children	\$1,107.80	\$57,605.60
Two adults	\$1,193.02	\$62,037.04
Two adults, one child	\$1,363.45	\$70,899.40
Two adults, two children	\$1,533.88	\$79,761.76

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 or a single

person not living at their parent’s home (available at www.servicesaustralia.gov.au/how-much-youth-allowance-for-students-and-apprentices-you-can-get?context=43916).

Assets can include:

- cash lodged with a financial institution
- real estate such as vacant land
- shares, bonds and investments
- household and personal effects
- cars, boats and motorhomes
- any debts currently owed to you
- overseas assets converted to Australian dollars

Superannuation is not assessed as an asset until it’s withdrawn or accessed.

National Redress Scheme and Territories Stolen Generations Redress Scheme payments are not assessed as assets.

Housing SA or a community housing provider may request proof of an asset at any time, for example statement from financial institution.

For more information, visit: www.housing.sa.gov.au/about-us/policies/income-and-asset-limits

ASSET LIMITS FOR PUBLIC AND COMMUNITY HOUSING

THE MAXIMUM ASSET LIMIT AMOUNT FOR EACH HOUSEHOLD TYPE.

Household type	Maximum asset value
One adult	\$50,450
Two adults	\$64,350

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 to advertise affordable housing vacancies.

- Visit www.realestate.com.au/agency/unity-housing-adelaide-rla-246371-HMSPYE
- Scroll down to Our Properties 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 (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.

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.

An adult is someone aged 18 and over. A child is someone aged 17 or younger unless they have an independent income. Someone aged 17 or younger with an independent income is treated as an adult.

INCOME LIMITS AS OF OCTOBER 2023

Household type	Maximum weekly income before tax	Maximum annual income before tax
Single person	\$1,107.80	\$57,605.34
Single person, one child	\$1,448.66	\$75,330.06
Single person, two children	\$1,619.09	\$84,192.42
Single person, three children	\$1,789.52	\$93,054.78
Single person, four children	\$2,045.16	\$106,348.32
Couple	\$1,448.66	\$75,330.06
Couple, one child	\$1,619.09	\$84,192.42
Couple, two children	\$1,789.52	\$93,054.78
Couple, three children	\$2,045.16	\$106,348.32
Couple, four children	\$2,300.81	\$119,641.86

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 Household Income (indexation)

In order to be eligible for an incentive under NRAS, approved participants must ensure dwellings are rented to eligible tenants.

The gross income limits for households of eligible tenants are specified in the National Rental Affordability Scheme Regulations 2020. Each year, household income limits are indexed according to percentage changes in the All Groups component of the Consumer Price Index so that the income limits effectively maintain the same target group of tenants over the life of the Scheme.

Income levels are assessed against gross income limits according to the household composition. For NRAS purposes, a household is considered to be all persons who are tenants of the dwelling. All persons who

ordinarily reside in an NRAS home must have their income included as a member of the household.

A household’s gross income for the 12 months prior to commencement of tenancy of an NRAS dwelling must be equal to or less than the relevant income limit for the household’s composition. Household income may increase above the income limit in subsequent years. However, a dwelling ceases to be eligible for an incentive if the tenants’ household income exceeds the applicable household income limit by 25 per cent or more in two consecutive eligibility years. An eligibility year is the 12 month period beginning on the anniversary of the start of the tenancy.

The initial household income limits for the 2023-24 NRAS year (i.e. the period 1 May 2023 to 30 April 2024) are:

2023-24 NRAS YEAR	INITIAL INCOME LIMIT
First adult	\$58,905
First adult - sole parent	\$61,957
Each additional adult	\$22,536
Each child*	\$19,541

This table is as a guide only. Figures are updated every year.

*Child means a person under 18 years of age who is financially dependent on an eligible tenant. If a person under 18 years of age is financially independent they are considered an adult for NRAS purposes.

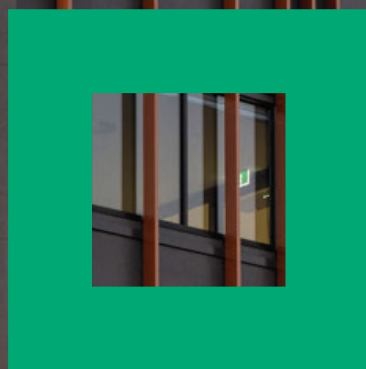
AFFORDABLE HOUSING - NATIONAL RENTAL AFFORDABILITY SCHEME

For example, if a household consists of a sole parent with two children, regardless of whether the parent has sole or shared custody, the gross household income for the 12 month period prior to entering the dwelling must be equal to or less than \$101,039 (i.e. \$61,957 + \$19,541 + \$19,541).

For ease of application, the initial and existing household income limits for various household compositions are shown in the table below.

*This column shows figures which are 25 per cent more than the initial household income limits. If the combined gross household income of existing tenants exceeds the initial income limit by 25 per cent or more (i.e. is at or is more than the existing tenant income limit) in two consecutive eligibility years, the tenants will cease to be eligible tenants.

2023-24 NRAS Year		
Household Composition	Initial Income Limit	Existing tenant income limit*
One adult	\$58,905	\$73,631
Two adults	\$81,441	\$101,801
Three adults	\$103,977	\$129,971
Four adults	\$126,513	\$158,141
Sole parent with one child	\$81,498	\$101,873
Sole parent with two children	\$101,039	\$126,299
Sole parent with three children	\$120,580	\$150,725
Couple with one child	\$100,982	\$126,228
Couple with two children	\$120,523	\$150,654
Couple with three children	\$140,064	\$175,080



UNITY

HOUSING COMPANY

10 Gibson St. Bowden, SA 5007

P: 1 800 551 814

E: admin@unityhousing.org.au

www.unityhousing.org.au