

**Community Housing Products  
June 2014**

Product	Crisis Accommodation	Transitional Housing	Transitional Housing Plus	Social Housing	Affordable Housing	Co-operative Housing
<b>Definition</b>	Short term accommodation (generally 3 months or less) for people that are experiencing homelessness or people who are at risk of homelessness	Short term accommodation (generally from 3 to 18 months) for people exiting or transitioning from crisis accommodation	Longer term transitional housing linked to support arrangements to assist people stabilise their lives over a period of up to 5 years and to move to independent living arrangements.	Subsidised rental accommodation for people on a very low or low income that meet the required eligibility criteria	Subsidised rental accommodation for people on a very low, low or moderate income managed in accordance with the NSW Affordable Housing Guidelines	A specific model of community housing management based on mixed income eligibility, tenant management and co-operative principles
<b>Type of assistance</b>	<p><b>Leased capital properties</b> The NSW Land and Housing Corporation (Corporation) leases properties to CHPs on 3 year terms. CHPs are responsible for tenancy management and some are also responsible for property management including responsive and cyclical maintenance.</p> <p><b>Annual leasing subsidy</b> The Corporation provides funding on annual basis to CHPs to subsidise the leasing of properties from private sector landlords. The subsidy covers the difference between the rent in the private rental market and the income received from tenants paying subsidised rents. The subsidy is paid to CHPs according to a three step scale based on factors including the number of leasehold properties, per property operating cost, staff numbers and location.</p> <p><b>Interim subsidy (pending implementation)</b> The Corporation will provide an annual subsidy to a community housing provider managing a lease transferred from a crisis support provider.</p> <p>Under this arrangement the community housing provider manages the lease and has responsibility for all property management functions. The crisis support provider provides the tenancy services and support. Tenancy services include housing allocation, or managing nuisance and annoyance issues.</p>	<p><b>Leased capital properties</b> The NSW Land and Housing Corporation (Corporation) leases properties to CHPs on 3 year terms. CHPs are responsible for tenancy management.</p> <p>From 1 July 2015 all CHPs that manage transitional housing will be responsible for property management including responsive and cyclical maintenance.</p> <p><b>Annual leasing subsidy</b> The Corporation provides funding on annual basis to CHPs to subsidise the leasing of properties from private sector landlords. The subsidy covers the difference between the rent in the private rental market and the income received from tenants paying subsidised rents. The subsidy is paid to CHPs according to a three step scale based on factors including the number of leasehold properties, per property operating cost, staff numbers and location.</p>	<p><b>Leased capital properties</b> The NSW Land and Housing Corporation (Corporation) leases properties to CHPs on 3 year terms. 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The CHP as the asset owner is responsible for tenancy and property management including structural maintenance and stock replacement.</p> <p><b>Grant funding</b> The Corporation provides capital grants to CHPs to fund the procurement of new housing supply. The CHP may also contribute equity and/or private sector finance to fund additional affordable housing. The CHP as the asset owner is responsible for tenancy and property management including structural maintenance and stock replacement.</p>	<p><b>Leased capital properties</b> The NSW Land and Housing Corporation (Corporation) leases properties to CHPs. CHPs are responsible for tenancy and property management including responsive and cyclical maintenance.</p> <p><b>Grant funding</b> The Corporation provides capital grants to CHPs to part fund the procurement of new housing supply. CHPs contribute equity and/or private sector finance to fund the remaining costs of the housing project.</p> <p><b>Leveraged properties (not direct assistance)</b> The Corporation requires that any property procured as a result of finance secured against a vested capital property must be managed as affordable housing. The CHP as the asset owner is responsible for tenancy and property management including structural maintenance and stock replacement.</p> <p><i>To note: CHPs also manage affordable housing that they own without any form of assistance from the Corporation or they manage on behalf of another organisation. Refer to Affordable Housing table.</i></p>	<p><b>Leased capital properties</b> The NSW Land and Housing Corporation (Corporation) leases properties to Common Equity NSW Ltd.</p> <p>Common Equity NSW sub-leases the properties to member co-operatives. The member co-operatives are responsible for tenancy management and lease the properties to tenants.</p> <p>Common Equity NSW is responsible for cyclical maintenance. The member co-operatives are responsible for responsive maintenance.</p>

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<b>Types of community housing agreements</b>	<ul style="list-style-type: none"> <li>Lease</li> <li>Common Terms and Conditions to Community Housing Assistance Agreements</li> </ul>	<ul style="list-style-type: none"> <li>Lease</li> <li>Common Terms and Conditions to Community Housing Assistance Agreements</li> </ul>	<ul style="list-style-type: none"> <li>Lease</li> <li>Common Terms and Conditions to Community Housing Assistance Agreements</li> </ul>	<ul style="list-style-type: none"> <li>Lease</li> <li>Community Housing Assistance Agreement: <ul style="list-style-type: none"> <li>Capital Properties</li> <li>Vested</li> <li>Leasehold</li> <li>Portfolio Funding</li> </ul> </li> <li>Community Housing Assistance Agreement – Capital Funding or Debt Equity Framework</li> </ul>	<ul style="list-style-type: none"> <li>Lease</li> <li>Community Housing Assistance Agreement – Capital Funding or Debt Equity Framework</li> </ul>	<ul style="list-style-type: none"> <li>Lease</li> <li>Common Terms and Conditions to Community Housing Assistance Agreements</li> </ul>
<b>Dwelling type</b>	Shared accommodation/ Self-contained dwelling	Shared accommodation/ Self-contained dwelling	Self-contained dwelling	Self-contained dwelling	Self-contained dwelling	Self-contained dwelling
<b>Operational subsidy</b>	<ul style="list-style-type: none"> <li>Interim subsidy (as described above)</li> <li>For properties where a leasing subsidy applies</li> </ul>	Only for properties where a leasing subsidy applies	No	Only for properties where a leasing subsidy applies	No, except for properties granted an National Rental Affordability Scheme Incentive	No
<b>Eligibility</b> <i>Refer to Community Housing Eligibility Policy</i>	People that are homeless or at risk of homelessness and require immediate housing and support	People that are homeless or at risk of homelessness and require immediate housing and support	People that are homeless or at risk of homelessness and require immediate housing and support	People on a very low or low income (reflects income eligibility limits for social housing)  + other specified criteria e.g. Australian citizen or permanent resident	People on a very low, low or moderate income  + other specified criteria e.g. Australian citizen or permanent resident	People on a very low, low or moderate income  + other specified criteria e.g. Australian citizen or permanent resident
<b>Access</b> <i>Refer to Community Housing Access Policy</i>	Must be allocated to eligible applicants	Must be allocated to eligible applicants	Must be allocated to eligible applicants	Must be allocated to eligible applicants listed on NSW Housing Register	Must be allocated to eligible households across a range of incomes bands: very low, low and moderate	Must be allocated to eligible applicants in accordance with the principle that 65% of tenants meet the social housing income eligibility limits at the point of allocation
<b>Occupancy agreement</b>	Service Agreement setting out terms and conditions of the residency	Residential Tenancy Agreement under the <i>Residential Tenancy Act</i>	Residential Tenancy Agreement under the <i>Residential Tenancy Act</i>	Residential Tenancy Agreement under the <i>Residential Tenancy Act</i>	Residential Tenancy Agreement under the <i>Residential Tenancy Act</i>	Residential Tenancy Agreement under the <i>Residential Tenancy Act</i> . This agreement is generally between the member co-operative and the tenant.
<b>Tenure</b>	Short-term (generally up to 3 months)	Fixed term (generally from 3 to 18 months)	6 month fixed term renewable tenancies for a period of up to 5 years	Continuous	Fixed term renewable tenancies subject to tenant meeting income eligibility limits	Continuous
<b>Housing Pathways</b>	N/a	N/a	N/a	Applies for selected CHPs  <a href="http://www.housingpathways.nsw.gov.au">http://www.housingpathways.nsw.gov.au</a>	N/a	N/a

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<b>Housing Appeals Committee</b>	N/a	Yes	Yes	Yes	Yes	Yes
<b>Rent</b> <b>Refer to Community Housing Rent Policy</b>  <i>Implementation of the Rent Policy is being undertaken in stages with specific arrangements in place for different providers.</i>	<p>Service fees or rent must be affordable, priced so that the resident is able to meet other basic living costs.</p>	<p>For tenants entitled to a rent subsidy, rent will generally be calculated on 25% of assessable household income plus 100% of the household's entitlement to Commonwealth Rent Assistance. The rent level must not exceed the market rent.</p> <p>For tenants not entitled to a rent subsidy, market rent is charged.</p>	<p>The rent paid by tenants will be scaled to increase over the tenure period, on an annual basis.</p> <p>Rent is initially set by property type for a one, two or three bedroom dwelling. The rent is then scaled over a five year period so that it reaches a benchmark market rent for the property in year 5.</p>	<p>For tenants entitled to a rent subsidy, rent will generally be calculated on 25% of assessable household income plus 100% of the household's entitlement to Commonwealth Rent Assistance*. The rent level must not exceed the market rent.</p> <p>For tenants not entitled to a rent subsidy, market rent is charged.</p>	<p>Flexible rent setting policy determined by the provider and can include income based rents, rents related to the average income level of a target group or rent levels discount to market.</p> <p>All rents must be affordable, priced so that the tenant is able to meet other basic living costs. Tenants on very low and low incomes must not pay more than 30% of their income in rent.</p>	<p>For tenants entitled to a rent subsidy, rent will generally be calculated on 25% of assessable household income plus 100% of the household's entitlement to Commonwealth Rent Assistance. The rent level must not exceed the market rent.</p> <p>For tenants not entitled to a rent subsidy, market rent is charged.</p>