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WILLOUGHBY CITY COUNCIL AFFORDABLE HOUSING TENANCY POLICY

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WILLOUGHBY CITY COUNCIL AFFORDABLE HOUSING TENANCY POLICY

1. PURPOSE

This policy explains how EchoRealty manages applications, allocates properties and manages tenancies for Willoughby City Council (WCC) Affordable Housing properties.

2. SCOPE

All WCC properties are managed within the Affordable Housing ministerial guidelines and the WCC criteria set out in this policy.

This policy outlines the guidelines for eligibility, allocation, rent setting, eligibility review, rent review and tenure that apply for WCC Affordable Housing.

3. POLICY STATEMENT

WCC Affordable Housing rental properties provide housing that meets the needs of people living or working within Willoughby LGA and who are on very low to moderate incomes. They are priced so that tenants can afford basic living costs such as food, clothing, transport, medical care and education. All applicants must meet the eligibility criteria to apply.

4. ELIGIBILITY CRITERIA

To be assessed as eligible for WCC Affordable Housing Applicants must meet the following criteria. Applicants must:

- be employed as a Key Worker
- provide proof of their connection to the WCC LGA, for example they must either live or work in the Willoughby LGA either currently or at some point in the two years prior to their application date
- be an Australian citizen or have permanent residency in Australia
- be able to sustain a successful tenancy
- meet the Income Eligibility and Asset Eligibility criteria set out below
- in general, be 18 years of age or older

Eligibility Criteria are reviewed annually.

5. INCOME ELIGIBILITY

Income Eligibility will be satisfied for an Applicant or Tenant if the Gross Household Income falls within the following median household income ranges for the Sydney Statistical Division according to the Australian Bureau of Statistics:

- Very low-income household – less than 50% of median household income
- Low-income household – 50% or more but less than 80% of median household income
- Moderate income household – 80-120% of median household income
- All Household Members must have their income included in the calculation of Gross Household Income.

Income Eligibility is reviewed annually.

6. ASSET ELIGIBILITY

Applicants should not have substantial assets, such as savings, shares or investments – excluding savings towards the purchase of a home. Applicants cannot own property or land.

Asset Eligibility is reviewed annually.

7. ASSESSMENT OF AN APPLICATION

EchoRealty will undertake an assessment of WCC Affordable Housing applications and the evidence provided by the Applicant to determine eligibility.

8. ALLOCATION OF A PROPERTY

In deciding how to allocate WCC Affordable Housing properties EchoRealty will consider:

- if Applicants have met all of the Eligibility Criteria; and
- whether the allocation will provide an appropriate mix of very low, low and moderate income households (in accordance with the Affordable Housing Guidelines) across the WCC Affordable Housing rental property portfolio.
- During the marketing campaign, EchoRealty will stipulate, through the income bands whether very low, low or moderate income households will be targeted.

9. WAITING LIST

EchoRealty does not hold a WCC Affordable Housing waiting list.

10. VACANT PROPERTIES

EchoRealty will advertise in appropriate media outlets detailing information about any available WCC Affordable Housing property and the Eligibility Criteria.

11. TENURE

Properties will be offered on a fixed term tenancy with a maximum total tenure of three years. The maximum tenure is inclusive of any transition that may occurs within the WCC affordable housing portfolio Leases will be reviewed annually to ensure continued eligibility.

12. RENT

Rent for WCC Affordable Housing properties will be set at 80% of the market rent. Rent which is based on market rent will be reviewed annually.

Very low and low income households may apply for a rental subsidy under which the rent they are required to pay will be reduced to 30% of Gross Household Income plus 100% of any Commonwealth Rent Assistance the Household Members are entitled to. Where 30% of Gross Household Income plus Commonwealth Rent Assistance is more than 80% of market rent, the rent payable will be capped at 80% of market rent.

Properties that are allocated to moderate income earners will be charged at no more than 80% of the market rent, the properties will be marketed towards households with suitable affordability.

In order to be eligible for the subsidy the Applicant must supply the necessary income details with their application.

13. BOND

Tenants are required to pay four weeks rent at the subsidised rental rate as bond at the commencement of tenancy.

14. ONGOING ELIGIBILITY

To remain eligible for a WCC Affordable Housing property or a rental subsidy, tenants must continue to meet all relevant Eligibility Criteria. Tenants are required to supply the requested supporting documents to prove their eligibility:

- on the date of their 12-month anniversary of their tenancy commencing;
- whenever there has been a significant change in earnings or change of Gross Household Income (eg employment, status or significant change in hours worked); and
- when otherwise reasonably requested by EchoRealty.

If supporting documents are not provided when required, the rental subsidy will be cancelled and rent will revert to 80% of the market rent. Tenants must promptly notify EchoRealty of any changes in household circumstances that may affect their eligibility or Gross Household Income.

Tenants are required to maintain their obligations under the residential tenancy agreement throughout the tenancy.

15. WHERE AN ASSESSMENT FINDS A TENANT NO LONGER ELIGIBLE

Where it is found a tenant is no longer eligible or has failed to satisfy EchoRealty of their continuing eligibility (for example by failing to provide supporting documentation when required), EchoRealty will terminate the tenancy in accordance with the NSW Residential Tenancies Act 2010.

16. TRANSFERS & EXCHANGE

Transfers to other Affordable Housing properties are not permitted. If a tenant wishes to move to another WCC Affordable Housing or EchoRealty managed property, they will need to lodge a new application for that property. Tenants are not permitted to arrange a subsequent tenant to take over their tenancy when they vacate a property. Tenants are not permitted to agree with another WCC or EchoRealty tenant to swap properties.

17. SUCCESSION OF TENANCY

Succession of tenancy is not permitted. If a household member wishes to take over a tenancy or become the named / head tenant they will need to lodge a new application which will be subject to the eligibility criteria of a new tenancy.

18. RIGHT OF APPEAL

Internal Appeal

If an Applicant or Tenant believes EchoRealty has made a wrong decision based on a relevant policy they should ask for a formal review of the decision. To do this, the Applicant or Tenant needs to complete an Appeals Form stating why they disagree with the decision. EchoRealty has an Appeals policy and Fact Sheet and an Appeal Form which are available from EchoRealty's office and can also be downloaded from the website at www.echorealty.com.au.

External Appeal

If an Applicant or Tenant is dissatisfied with the outcome of the Internal Appeal process they can proceed to make an appeal to the independent Housing Appeals Committee (HAC). EchoRealty will advise the Applicant or Tenant how to lodge an appeal with HAC. Alternatively, they may access the HAC website at www.hac.nsw.gov.au or free call on 1800 629 794. The HAC is an independent appeals agency for all NSW Community Housing Provider clients.

DEFINED TERMS

TERM	DEFINITION
Affordable Housing	Means housing for very low income households, low income households or moderate income households as prescribed by the regulations.
Applicant	The person who makes the formal application for housing assistance.
Eligible Tenant	A person who meets the Eligibility Criteria in this policy.
Gross Household Income	The gross income of all Household Members.
HAC	Housing Appeals Committee
Household Members	All people living in the home regardless of age or relationship.
Key Worker	A person who is employed in essential frontline services such as (but not limited to) health care, education, child care, aged care, emergency services, community services, retail and hospitality within the WCC LGA.
LGA	Local Government Area
Tenant	The person who signs the residential tenancy agreement with EchoRealty.
WCC	Willoughby City Council

REVISION HISTORY

DATE REVIEWED	POLICY REVIEWER	KEY CHANGES
01.08.2017	Charlie Souma	Policy adopted
31.10.2022	Charlie Souma	Updated
09.05.2024	Charlie Souma	Minor changes (requested by WCC)
30.09.2025	Charlie Souma	Reviewed