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CITY OF PARRAMATTA COUNCIL AFFORDABLE HOUSING BANK POLICY

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CITY OF PARRAMATTA COUNCIL AFFORDABLE HOUSING BANK POLICY

1. PURPOSE

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

2. SCOPE

All COPC properties are managed within the Affordable Housing ministerial guidelines and the COPC criteria.

This Policy outlines the guidelines for eligibility, allocation and tenure for any person applying for COPC Affordable Housing.

3. DEFINED TERMS

TERM	DEFINITION
Applicant	The person who makes the formal application for housing assistance.
Tenant	The person who signs the residential tenancy agreement with Evolve Housing.
Resident	A person who lives in the property on a permanent basis.
Spouse	A husband or wife considered in relation to their partner.
Household members	All people living in the home regardless of age or relationship.
Affordable Housing	Means housing for very low income households, low income households or moderate income households as prescribed by the NSW Affordable Housing Ministerial Guidelines.
Key workers	Are people within City of Parramatta LGA who are paid 'very low', 'low' and 'moderate' income levels, and are employed in services considered to be essential to the function of the City, such as (but not limited to) health care, education, childcare, aged care, emergency services, community services, retail and hospitality.
COPC	City of Parramatta Council
LGA	Local Government Area
HAC	Housing Appeals Committee

4. POLICY STATEMENT

COPC Affordable Housing rental properties are housing that is provided for the purpose of meeting the needs of people living or working within City of Parramatta LGA and who are on low to moderate incomes and 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.

5. ELIGIBILITY CRITERIA

To be assessed as eligible to become a tenant of one of COPC's Affordable Housing properties, applicants must meet the following eligibility criteria:

- Applicants must provide proof of their connection to the City of Parramatta LGA, for example must be living in the LGA for at least 12 months. Or have previously lived in the LGA for the majority of the previous 2 years and wish to return
- Applicants must be employed
- Applicants must be employed within the City of Parramatta LGA, and ideally within a key worker role.
- Applicants must be citizens or have permanent residency in Australia
- Applicants must be able to establish their identity
- Applicants must be able to sustain a tenancy
- Applicants must meet the income eligibility criteria outlined below
- In general, applicants must be 18 years of age or older.

5.1 Income Eligibility Criteria

Income eligibility will be defined as those households whose gross income falls within the following categories of 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 persons who ordinarily reside in the property must have their income included as a member of the household.

Income limits are reviewed annually.

5.2 Asset Eligibility Criteria

Applicants should not have assets, such as substantial savings, shares or investments - excluding savings towards a home.

Applicants will be deemed ineligible for Affordable Housing tenure if they own property or land.

6. ASSESSMENT OF AN APPLICATION

EchoRealty will undertake an assessment of COPC Affordable Housing applications and evidence provided by applicants to determine their eligibility. A shortlist of eligible clients will be provided to COPC for final approval.

7. WAITING LIST

EchoRealty does not hold a COPC Affordable Housing waiting list.

8. VACANT PROPERTIES

EchoRealty will advertise on but not limited to realestate.com.au, echorealty.com.au and social media outlets such as Facebook detailing the eligibility criteria and property type. EchoRealty will also work with COPC to advertise properties through other local channels.

9. TENURE

Properties will be offered on a fixed term tenancy. Leases will be reviewed annually to ensure continued eligibility.

10. RESIDENTIAL TENANCY AGREEMENT / ONBOARDING

- Introductory survey process (support needs assessment survey and Personal Wellbeing Index Survey)
- EchoRealty will undertake an Annual Tenant Satisfaction Survey with all COPC tenants on an annual basis
- One month check in

11. RENT

COPC Affordable Housing property rents will be set at 80% of the market rent. The market rent for each COPC property will be determined by COPC's Property Services Team. Rent which is based on market rent will be reviewed annually.

Tenants will be eligible to apply for a rental subsidy which will see the rent reduced to 30% of gross household income plus 100% of any Commonwealth Rent Assistance the household occupants 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.

In order to be eligible for the subsidy the tenant must supply the necessary income details on the date of their 12 month anniversary, or when there has been a significant change in earnings or change of gross household income e.g. change of employment.

12. BOND

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

13. ONGOING ELIGIBILITY

To remain eligible tenants must continue to meet the eligibility criteria. Tenants are required to supply the requested supporting documents to prove their eligibility on an annual basis. Tenants are required to maintain their obligations under the residential tenancy agreement throughout the tenancy.

13.1 Where An Assessment Finds A Tenant No Longer Eligible

Where it is found a tenant is no longer eligible following the review, EchoRealty will terminate the tenancy in accordance with the NSW Residential Tenancies Act 2010 and in discussion with COPC, allowing up to 12 months to the tenant to find alternative accommodation.

14. TRANSFERS & EXCHANGE

Transfers to other Affordable Housing properties are not permitted. Mutual exchange is not permitted.

15. SUCCESSION OF TENANCY

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

16. RIGHT OF APPEAL

16.1 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.

16.2 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.

REVISION HISTORY

DATE REVIEWED	POLICY REVIEWER	KEY CHANGES
01.02.2023	Charlie Souma	Policy adopted
30.09.2025	Charlie Souma	1. Amend Evolve Housing to EchoRealty 2. Define eligibility requirement relating to applicant's prior living location 3. Right of appeal amended to suit EchoRealty forms, website and CHP clients opposed to social housing clients.