



# Royal Freemasons' Benevolent Institution

## Affordable Housing

RFBI recently signed contracts with both the State and Federal governments to supply Affordable Housing to single women aged over 55 that are at risk of homelessness.

As an immediate response to helping these women, RFBI will be making available two of our existing premises as shared accommodation for six months whilst the affordable housing buildings are being constructed.

Our goal is to support older people in need of housing to receive quality, affordable housing, as quickly as possible.

We hope to cover any questions you might have at this early stage below. For any others please email [enquiries@rfbi.com.au](mailto:enquiries@rfbi.com.au) with the subject line – 'Affordable Housing'.

## FAQ

### AFFORDABLE HOUSING

#### What is affordable housing?

Affordable housing is accommodation that is appropriate for the needs of a range of very low to moderate income households and priced so that these households are also able to meet other basic living costs such as food, clothing, transport, medical care and education. As a guide, the rental for Affordable Housing will be set at 70% of the local market rent for a similar property at the time of application.

#### How is affordable housing different to social housing?

Affordable housing is not the same as social housing. You do not have to be eligible for social housing to apply for affordable housing, though people who are eligible for social housing may also be eligible for affordable housing properties.

Affordable housing is open to a broader range of household incomes than social housing, so you can earn more income and still be eligible. Rent is also calculated differently and there are different tenancy arrangements.

Some affordable housing properties may be available to some applicants on the NSW Housing Register, and also to people who are leaving social housing.

For more information on social housing, please visit <https://www.nsw.gov.au/life-events/living-nsw/renting-a-property-nsw/low-cost-housing-options/social-housing>



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## **Who is eligible for affordable housing?**

Initial eligibility for affordable housing mostly depends on household income, which must be within limits set by the NSW and/or Commonwealth Governments.

Other factors may also be considered when assessing eligibility, including:

- Australian citizenship or permanent residency
- whether the household would be able to secure suitable or adequate housing in the private rental market
- whether the household owns any assets (for example, a property) which they could be reasonably expected to use to solve their housing need.

Tenants of affordable housing must remain eligible to stay in the affordable housing property and regular eligibility reviews may be carried out by the Tenancy Managers.

## **RFBI HOUSING**

### **What type of accommodation is RFBI providing?**

RFBI will be offering a limited number of Short-Term shared accommodation rooms whilst we are building the Long-Term Affordable Housing. We currently have nine shared Short-Term accommodation available and are taking applications. Successful applicants will be required to meet all affordable housing criteria and be assessed based upon need.

Those who move into the Short-Term accommodation must vacate to allow for the construction of the Long-Term Affordable Housing, in around early 2023, however will be the first to be offered to apply for a dwelling in Stage 1. This will be included in your tenancy agreement.

### **What is the eligibility criteria?**

To be eligible, you will have to be a single women over 55 at risk of homelessness. Priority will be given to people who are currently on the social housing waiting list.

### **Are there any vacancies at the moment?**

Long-Term Affordable Housing dwellings will only become available in 2023. This accommodation will be constructed in two stages with the first stage being available in early 2023 and the second stage in late 2023 / early 2024.



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### **How much rent will I pay?**

The rent for Long-Term Affordable Housing will be set at 70% of the local market rent for a similar property at the time of application.

For Short-Term Shared accommodation, RFBI will be asking for minimal rent to recover a range of costs. This rent is envisaged to be around \$75 per week per resident and will be confirmed at the time of application.

### **Is the rent fixed term from the date of signing a tenancy agreement?**

Rent will be fixed term for the first year upon signing a tenancy agreement. However, it will be reviewed annually and adjusted by CPI.

### **What happens if my income changes?**

If there are any changes to your circumstances (i.e change to your income), you will need to advise the Tenancy Manager to ensure you are still eligible for affordable housing.

### **How long can I stay in an affordable housing property?**

Generally, tenants of affordable housing enter into a lease for a fixed term and you will need to continue to meet the eligibility criteria during the tenancy.

As long as you remain eligible for affordable housing the lease can generally be renewed or continued.

### **What happens to my place on the NSW Housing Register for social housing if I enter an affordable housing tenancy?**

If you enter into the Long-Term Affordable Housing then you come off the social housing waitlist.

If you take up the Short-Term Shared Accommodation you can remain on the social housing waitlist and you do not lose your place in that waitlist.

### **What amenities will the affordable housing have?**

In alignment with the Federal and State guidelines, all affordable housing units will have access to ample outdoor space to support health and wellbeing. All units are designed to be private and completely self-contained, with private bathrooms, kitchens and living spaces. The one-bedroom units also have a small study nook.



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### **Who covers the cost of electricity?**

Tenants must cover the cost of electricity. It is RFBI's intention to secure a contract with an electricity provider and submeter electricity in to apartments at a reduced rate.

### **What are the criteria for determining if someone gets a one or two bedroom apartment?**

One and two bedroom apartments will have different rental rates. Criteria for entering in to Affordable Housing will be the same for each, however it will depend on the applicant's preference and means. Stage 2 of the affordable housing development will have a mix of one and two bedroom apartments.

### **If I move into the shared short-term accommodation now, can I transition to affordable housing later?**

Yes, you can transition from the short-term accommodation into the affordable housing units. However, you must meet the eligibility criteria for affordable housing and have the means to meet the rental rate. This can be assessed at the time of making your application for the affordable housing accommodation.

### **Are pets welcome in affordable housing?**

You may keep fish or a small caged bird (for example a budgerigar or canary) in your premises at any time. For the safety of other residents, no other animals (including cats or dogs) are allowed.

### **Who will manage the building?**

A tenant manager will be appointed to manage the property. They will be the day to day contact for all tenants and will be able to link you up with support services if required. When the manager has been appointed, they will be available to meet prospective tenants.

### **Can we see the plans for the affordable housing properties?**

Yes, the plans have been submitted to council for DA approval and will be available in the near future for the public to viewing on the Council's website.



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### **How do I apply?**

We are taking expressions of interest for both Long-Term Affordable Housing and Short-Term Shared Accommodation. Please fill in a copy of the Expression of Interest Forms made available at the information session or you can contact us directly via email at [enquiries@rfbi.com.au](mailto:enquiries@rfbi.com.au) with the subject line – 'Affordable Housing'.

If you have no access to the internet, an enquiry can also be lodged directly with the Housing Matter Action Group in Bellingen. All information will be kept confidential.