

Bega Eco Neighbourhood Community Housing Co-op. Application Process

INFORMATION FOR APPLICANTS

Bega Eco Neighbourhood Community Housing (B.E.N.C.H.) Co-op. is committed to providing rental housing that is affordable, sustainable, not-for-profit and climate friendly.

Ten homes have been constructed in Bega in partnership with Community Housing Ltd (CHL). BENCH Co-op has a tenant nomination arrangement with CHL and we are currently seeking people interested in becoming tenants. These tenants will be members of the B.E.N.C.H. Co-op and will also participate fully in the Bend Neighbourhood Association.

BENCH Co-op is committed to ensuring that the selection process for members of the Group is fair, equitable, open to the public and consistent with the NSW Operational Guidelines for Housing Co-operatives. The purpose of the selection process is to select the applicants that will possess the best skills and abilities to participate in the management activities of the Group and be most compatible with existing members of the Bend Neighbourhood Association.

BENCH apply the following criteria:

Essential Eligibility Criteria:

1. Be a citizen or permanent resident of Australia
2. Be older than 18 years
3. Meet income requirements, as a very low to moderate income earner
4. Want to live in the dwelling type and location offered
5. Compatibility with the mission, vision and values of Bend as described in the Bend Neighbourhood Association *Management Statement*.

Selection Criteria:

Selection is based on meeting the above eligibility criteria and taking into account the needs of the applicant and the ongoing viability of Bega Eco Neighbourhood Community Housing Co-op.

In particular we are looking for people who are:

1. Committed to principles of cooperation and who demonstrate a willingness and capacity to actively participate in the management of the Co-op.
2. Able to demonstrate a willingness to actively live in an environmentally and socially sustainable manner.

3. Aware of, and committed to, the responsibilities of membership including regular attendance at meetings.
4. Aware of, and committed to, the responsibilities of community membership including active participation in the Neighbourhood Association.
5. Willing to attend training and education workshops.
6. Consideration will also be given to household size in relation to available properties along with overall diversity of the tenant group, as set out in the BENCH housing allocation policy.

Participation in the Co-op

It is estimated that an overall commitment of a maximum of 10 hours per month from each tenant will be necessary for the successful operation of the BENCH Co-op and an additional 3 hours per month for the Bend Neighbourhood Association.

The Application Process

If you have read this far and you are able to answer 'yes' to most of the criteria, great! If you are interested in being considered as a tenant please complete the B.E.N.C.H. Co-op Tenant Application Form, making sure that you answer all questions and sign and date this.

Post the completed form to:

The Secretary
BENCH
PO Box 715
Bega NSW 2550

What Happens Next?

Once we have received your application we will assess your eligibility and write to you letting you know whether you meet the criteria. If you do, we will place you in the Application Received waiting list and notify you of this placement.

Once a house becomes available, we will invite you to attend an interview with the Tenant Selection Group (a subgroup within BENCH Co-op). Successful applicants will then be assessed for their suitability for the particular house available, as per the BENCH Housing Allocation Policy. It is important that you arrive at least 10 minutes before the interview so you have enough time to consider the interview questions.

Further Important Information

Setting of Rents:

Rent will be set at 25% of gross household incomes plus 100% Commonwealth Rental Assistance (CRA) for very low and low incomes and 74.99% of market rent for moderate incomes.

Security of Tenure and Periodic Leases

Community Housing Ltd (CHL), being the landlord, is committed to provide ongoing security of tenure for tenants and endeavour to meet relocation needs if required. All attempts will be made to support successful tenancies. It is expected that tenants will also do their best to meet their rights and responsibilities as tenants, group members and as members of the Bend Neighbourhood Association.

Initial leases between CHL and the individual tenant will be of six months duration so that CHL, the Group and the tenant have the opportunity to assess the mutual suitability of the match. If all goes well, the lease will automatically be converted to a continuous lease when the fixed term expires. If the match is not going well it is expected that another fixed-term lease will be executed and matters will be actively worked on by all parties in an attempt to resolve differences.

A lease will only be terminated after all reasonable attempts and avenues have been exhausted and/or the tenant is in serious breach of their tenancy obligations.

Income Eligibility Requirements

Under CHL's funding agreement, BENCH must lease the housing to a specified mix of people from very low, low and moderate incomes.

Affordable Housing Income Eligibility Limits from 1 July 2010 to 30 June 2011

Household Income Eligibility Limits for Each Income Band

| Households Types | Maximum Gross Annual Income | | |
|---------------------|-----------------------------|----------|-----------|
| | Very Low | Low | Moderate |
| Single | \$17,600 | \$28,100 | \$42,200 |
| Single + 1 child | \$22,900 | \$36,500 | \$54,900 |
| Single + 2 children | \$28,200 | \$44,900 | \$67,600 |
| Single + 3 children | \$33,500 | \$53,300 | \$80,300 |
| Single + 4 children | \$38,800 | \$61,700 | \$93,000 |
| Couple | \$26,400 | \$42,200 | \$63,300 |
| Couple + 1 child | \$31,700 | \$50,600 | \$76,000 |
| Couple + 2 children | \$37,000 | \$59,000 | \$88,700 |
| Couple + 3 children | \$42,300 | \$67,400 | \$101,400 |
| Couple + 4 children | \$47,600 | \$75,800 | \$114,100 |

Please note that these bands are subject to periodic change, and the figures current at the time of a potential offer of housing will be used.

We are required by government to receive proof of your income in order to confirm your eligibility for housing with Bend. Please bring documentation confirming your income to the interview as otherwise you cannot be offered housing.

Increases in Income can Lead to Termination of Leases

All tenants are required to provide proof of income on an annual basis. If a tenant's income exceeds the upper limit of the moderate band then the lease will be terminated with fair and reasonable notice, usually 12 months. This is required under CHL's funding agreement with government where a tenant exceeding the moderate income band is deemed to be able to afford housing on the open rental market. From a social equity perspective, this then frees up the housing for someone in more relative need of affordable housing.

Other Housing Options

For information about NSW housing co-operatives and other models of community housing please contact Common Equity NSW on 02 9361683

For low-cost housing you can also contact:

Housing NSW 02 6492 7900

Sapphire Coast Tenancy Scheme 02 6492 2587