



Government of **Western Australia**
Department of **Communities**

Affordable Housing Options

The Housing Authority operates within
the Department of Communities



The State Government has developed a range of affordable housing options to assist Western Australians on low to moderate incomes meet their housing needs. These options range from rental assistance to home ownership and each product has its own eligibility criteria. Further information on all of these options is available through the State Government's affordable housing portal: www.affordablehousing.wa.gov.au.



Keystart

Shared Ownership Home Loan Scheme

Shared Ownership provides the opportunity to purchase your own home with help from the Department of Communities. With Shared Ownership, the initial cost of buying a home is reduced, as the Department of Communities will purchase up to 40 per cent of the property with you. The Department's share will depend on your borrowing capacity, household size and the location and type of property to be purchased. In the future, you may have the option to purchase the full amount or sell the home back to the Department of Communities.

There is a suite of products available under the Shared Ownership umbrella, the most popular being the SharedStart Home Loan. The loan is not limited to first home buyers, however, conditions do apply. This initiative is ideal for singles earning between \$50,000 and \$70,000 and up to \$90,000 for families and couples.

With a SharedStart Home Loan you can purchase newly built homes and off-the-plan properties offered by the Department of Communities. Public housing tenants may also have the option to buy the Department's established properties.

Some advantages of purchasing a home

with a SharedStart home loan include:

- low deposit of \$2,000 or 2 per cent of the purchase price (whichever is greater) for first home buyers
- deposit of \$2,000 or 2 per cent of the purchase price plus stamp duty and fees for non-first home buyers
- no savings history required
- no lenders mortgage insurance, and
- no monthly account keeping fees.

If you have any questions about Shared Home Ownership please call 1300 761 885 or email **openingdoors@housing.wa.gov.au**.

To find out if you are eligible to purchase a property under the initiative and for full terms and conditions contact Keystart on 1300 578 278 or email **info@keystart.com.au**

You can also visit the Keystart website **www.keystart.com.au**

Full Home Ownership

The Full Home Ownership Scheme allows you to purchase a home and retain full ownership. The Department of Communities' affordable homes are made possible by working closely with industry to ensure homes being developed for sale to the public will be within reach of as many people as possible, with prices starting from \$230,000. Many newly built and off-the-plan apartments, units or 1 to 4 bedroom houses are available now in Perth and some regional locations in Western Australia.

You can register your interest in the Full Home Ownership Scheme and view properties online at **www.openingdoorswa.com.au**

Land Developments

Land developments encourage home ownership by providing a continual supply of affordable land in attractive and sustainable communities across Perth and regional Western Australia. You can build a home that suits you and your family. You can view land sales and register interest online at **www.openingdoorswa.com.au**





Indigenous Business Australia

Indigenous Business Australia (IBA) offers specially designed home loans to make purchasing property more accessible to Aboriginal and Torres Strait Islander Australians. It aims to contribute to closing the gap between Indigenous and non-Indigenous home ownership rates and make buying a home a realistic choice for Aboriginal and Torres Strait Islander individuals and families.

IBA provide a package of housing finance and after-care support to assist eligible customers to purchase an established residential property, purchase land and/or construct a new home and make essential improvements to an existing home.

For more information call IBA on 1800 107 107 or visit their website:
www.iba.gov.au

First Home Owners Grant

The First Home Owners Grant (FHOG) is a one-off payment to encourage and assist first home buyers to buy or build a residential property for use as their principal place of residence.

If you are buying or building your first home, you may be eligible to apply for FHOG. The FHOG scheme, administered by the Office of State Revenue, provides a one off payment for eligible applicants. The current FHOG applies to new residential dwellings only and does not apply to established homes, vacant land, business premises, holiday houses or minor renovations to an existing home.

First home owners purchasing or building a new home may be eligible to receive a grant of up to \$10,000.

From 3 October 2015, first home owners buying an established home will not be eligible for FHOG for contracts signed on or after that date.

For more information visit the Department of Finance website
www.finance.wa.gov.au



National Rental Affordability Scheme

The National Rental Affordability Scheme (NRAS) provides people on low to moderate incomes with the opportunity to rent in the private rental market at a rate that is at least 20% below market rent. To be eligible to rent an NRAS property, potential tenants need to provide written evidence of their gross income (both with their initial application and every year afterwards) to the tenancy manager and must not exceed the income limits for their household composition.

For more information contact the Department of Social Services on 1300 653 227 or visit their website: **www.dss.gov.au**.

Community Housing Organisations

Community Housing Organisations offer affordable rental accommodation for people on low to moderate incomes. This may include housing under the NRAS scheme.

Community Housing Organisations are skilled in matching people to properties by assigning housing according to individual requirements and paying attention to location, design and support needs.

You are eligible for community housing if you satisfy the requirements of the Community Housing Income and Asset Limits test.

For more information about community housing and to see a list of Community Housing Organisations, visit **www.affordablehousing.wa.gov.au**.

Bond Assistance Loan Scheme

The Department of Communities offers bond assistance and/or two weeks' rent in advance as an interest-free loan to help people obtain accommodation in the private rental market. The loan is repaid in regular payments of at least \$25 per fortnight.

Applicants must meet the income and assets eligibility criteria. This loan scheme is extremely popular with nearly 10,000 loans approved each year.

For further information contact your local Department of Communities office or visit **www.affordablehousing.wa.gov.au**.

Commonwealth Rent Assistance

Commonwealth Rent Assistance is a non-taxable income supplement payment added to the pension, allowance or benefit of eligible income support customers who rent in the private or community housing rental markets.

Those receiving more than the base rate of Family Tax Benefit Part A may be eligible for Commonwealth Rent Assistance.

For further information visit **www.humanservices.gov.au** and search for "rent assistance" or visit your local Centrelink office.



Translating and Interpreting Service (TIS) – Telephone: 13 14 50

If you are deaf, or have a hearing or speech impairment, contact us through the National Relay Service.

For more information visit: www.relayservices.gov.au

This publication is available in other formats that can be requested at any time.

Department of Communities offices*

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METROPOLITAN OFFICES

Armadale

Shop 2, Armadale Shopping
Centre
Cnr Commerce Ave
& Jull Street
Armadale 6112
Tel: (08) 9391 1600

Cannington

17 Manning Road
Cannington 6107
Tel: (08) 9350 3244

City Office

605 Wellington Street
Perth 6000
Tel: (08) 9476 2444

Fremantle

42 Queen Street
Fremantle 6160
Tel: (08) 9432 5300

Joondalup

Unit 4, 7 Wise Street
Joondalup 6027
Tel: (08) 9404 3300

Kwinana

2 Stidworthy Way
Kwinana 6167
Tel: (08) 9411 9500

Mandurah

Unit 1, 17 Sholl Street
Mandurah 6210
Tel: (08) 9583 6100

Midland

21 Old Great Northern Highway
Midland 6056
Tel: (08) 9250 9191

Mirrabooka

5 Milldale Way
Mirrabooka 6061
Tel: (08) 9345 9655

Victoria Park

269 Albany Highway
Victoria Park 6100
Tel: (08) 9350 3700

GREAT SOUTHERN

Albany

131 Aberdeen Street
Albany 6330
Tel: (08) 9845 7144

Katanning

6 Daping Street
Katanning 6317
Tel: (08) 9891 1800

SOUTH WEST

Bunbury

22 Forrest Avenue
Bunbury 6230
Tel: (08) 9792 2111

Busselton

Suite 1A, 9 Harris Road
Busselton 6280
Tel: (08) 9781 1300

Manjimup

Unit 10,
30-32 Rose Street
Manjimup 6258
Tel: (08) 9771 7800

GOLDFIELDS

Esperance

92 Dempster Street
Esperance 6450
Tel: (08) 9072 3000

Kalgoorlie

Unit 1-2,
84-90 Brookman Street
Kalgoorlie 6430
Tel: (08) 9093 5200

MID WEST

Carnarvon

30 Robinson Street
Carnarvon 6701
Tel: (08) 9941 6500

Geraldton

201 Marine Terrace
Geraldton 6530
Tel: (08) 9923 4444

Meekatharra

14 Main Street
Meekatharra 6642
Tel: (08) 9956 5000

PILBARA

Karratha

The Quarter HQ
Level 2, 20 Sharpe Ave
Karratha 6714
Tel: (08) 9159 1700

South Hedland

Cnr Brand & Tonkin Sts
South Hedland 6722
Tel: (08) 9160 2800

WEST KIMBERLEY

Broome

30 Frederick Street
Broome 6725
Tel: (08) 9158 3600

Derby

West Kimberley House
16-22 Loch Street
Derby 6728
Tel: (08) 9158 4000

EAST KIMBERLEY

Halls Creek

Lot 72-73
Great Northern Hwy
Halls Creek 6770
Tel: (08) 9168 9300

Kununurra

16 Coolibah Drive
Kununurra 6743
Tel: (08) 9166 5100

WHEATBELT

Merredin

27 Mitchell Street
Merredin 6415
Tel: (08) 9081 3800

Narrogin

11-13 Park Street
Narrogin 6312
Tel: (08) 9881 9400

Northam

5 Elizabeth Place
Northam 6401
Tel: (08) 9690 1900

* For housing related matters