

# Housing Options for Older Residents: Renters 2022



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## Renting

The rental market is broadly divided into private sector and public sector social housing.

This booklet is not exhaustive, nor is it to be used in the place of professional legal advice. Rather, this booklet provides an overview of key information for renters who are planning to stay in their community as they age.

## Private sector rental

### Definitions

#### Single household occupancy

Single household occupancy is the most widely advertised and available type of rental housing, but also the most expensive.

If you need to know more about the basis of legal rights between landlords and tenants, the *Residential Tenancies Act* goes into detail about it, and can be found here,

<https://www.legislation.vic.gov.au/in-force/acts/residential-tenancies-act-1997/093>

Useful information for private sector tenants in Victoria is found here

<https://www.housing.vic.gov.au/support-private-renters>

#### Share housing

Share-housing is a more affordable type of private rental. People who are friends or have met on the internet join to rent a house together. They might decide to start a new lease or, somebody who owns a house decides to rent out rooms to other people.

Share-housing is usually associated with younger people and students. However, more older people who do not want to live alone, and cannot afford to, are living in share-housing.

Share-housing can save a lot of money compared with renting a house or apartment by yourself. Plus, it can keep you connected to your community and reduce loneliness.

If you do find suitable share-housing, make sure your name is on the lease, otherwise you can be asked to leave without any legal protection.

Formalised shared housing is also known as Co-Housing and there are three main models in Australia, however, this booklet only looks at the rental options. The other options are explored in booklet three, *Alternative Retirement Options, Collaborative Housing Models, & Lifestyle or Retirement Villages*.

### **Cooperative rental co-housing**

Small-scale cohousing addresses the fact that many blocks could accommodate more than a single household, and involves renovating existing dwellings or making additions to accommodate several households. The rental model provides an opportunity for people who can't access, or are not interested in homeownership.

Generally, these arrangements involve separate dwellings for each household, with some shared spaces, such as outdoor areas and communal spaces. However, there are also Rooming Houses that are a single structure with private bedrooms, bathrooms and sitting areas with shared cooking and recreational facilities. These homes may accommodate up to five individuals.

### **Caravan parks or 'residential parks'**

A residential park is like a caravan park where people live on a permanent basis in movable dwellings (which they may or may not own) and rent the underlying land.

Victorian Caravan Parks Association provides a list of registered residential parks in Victoria. They are listed here <https://vicparks.com.au/park-category/looking-for-a-new-home-residential-parks/>

Currently, there are no residential parks in Indigo Shire.

## **Affordable housing**

### **Definition**

Affordable housing means a place to live that costs you less than 30% of your income.

Affordable housing aims to fill the gap between social housing and the private rental market.

With government incentive, properties developed and categorised as 'affordable housing' are rented to people who are eligible and registered for the scheme.

The properties are owned and managed privately by non-government organisations, like private developers. They are not government property.

Common Equity Housing Limited, CEHL, is a social housing provider and is an alternative to private rental and home-ownership. It provides long-term tenancies along with co-operative management of housing. There are two Co-ops in the Indigo Shire region, Glenworth Co-op in Rutherglen and Linger Longer in Yarrawonga. Property vacancies in these co-ops do occur from time to time. You can find out more at their website; <https://www.cehl.com.au/HousingProgram>

### **Eligibility**

You need to give written evidence of your gross income. This needs to be done when you first apply, and again every year thereafter.

You can find the income limits in 'Information for Tenants' factsheet on the Commonwealth Department of Social Services' NRAS information for tenants page found here: <https://www.dss.gov.au/our-responsibilities/housing-support/programs-services/national-rental-affordability-scheme/nras-tenancy-managers>

## **Public, community and social housing**

### **Definitions**

Public housing is managed and owned by the State Government.

Community housing is managed (and sometimes owned) by not-for-profit organisations.

Social housing is a combination of public and community housing.

The Victorian Housing Register is where you can apply for social housing. This means you can apply for both public and community housing at the same time. If you need urgent housing, you can apply here: <https://www.housing.vic.gov.au/victorian-housing-register>

### **Eligibility**

To be eligible for social housing you must meet certain criteria, further explained here: <https://www.housing.vic.gov.au/social-housing-eligibility>

People who qualify for social housing still pay rent. The amount is calculated relative to the income of the entire household, even if all their income is from Centrelink. The process of applying for a rent rebate is important and further described here: <https://www.housing.vic.gov.au/public-renters>

For older residents faced with financial difficulty, on turning 65 you may be eligible for a government subsidy program known as a Home Care Package. Depending on the level of care you require, services are provided to wherever you live, and may include help with house-cleaning, personal care, meals, and nursing.

Information about Home Care Packages and government assistance related to aged care can be found on My Aged Care website: <http://www.myagedcare.gov.au/>

This booklet sets out options for those aged over 55 in the category of *Rental and Social Housing*. If you own your home, you may find useful information in our first booklet covering options for *Homeowners*, otherwise in the third and final booklet which is about *Alternative Retirement Options, Collaborative Housing Models, & Lifestyle or Retirement Villages*.

## Other resources about private sector rental and social housing

**Housing Action for the Aged Group [HAAG]** has produced a booklet with a list of options available for downloading which can be found here:

<https://www.older tenants.org.au/i-need-help/housing-options>

**The Department of Families, Fairness and Housing** has a website where you can explore a variety of housing options. You can remain anonymous while doing a basic online check of your eligibility for housing services in Victoria. Start here: <https://www.housing.vic.gov.au/housing-options-finder>

**Tenants Victoria** was formed more than 45 years ago to promote and protect the rights of tenants in Victoria. It aims to both help individual renters and work for social change to improve conditions for all tenants. You can explore your options on their website <https://tenantsvic.org.au/>

Or call the tenant advice line on

(03) 9416 2577

Or if you are living in social housing, call the social housing tenants' line on

1800 068 860

### **Consumer Affairs Victoria**

Information and advice to tenants, co-tenants and landlords. Monday to Friday between 9.00 am – 5.00 pm.

Website: [www.consumer.vic.gov.au](http://www.consumer.vic.gov.au)

Phone: 1300 558 181

### **Tenancy Plus**

Tenancy Plus aims to prevent homelessness and support tenants living in social, public and community housing.

Website: [www.housing.vic.gov.au/tenancy-plus-support-program](http://www.housing.vic.gov.au/tenancy-plus-support-program)

## **VCAT**

The Victorian Civil and Administrative Tribunal (VCAT) provides fair, efficient and affordable justice for Victorians.

For new or current legal proceedings, phone 1300 018 228, Monday to Friday, between 9:00 am – 4.30 pm.

Website: [www.vcat.vic.gov.au](http://www.vcat.vic.gov.au)

Phone: 1300 01 8228

## **Hume Riverina Legal Community Legal Service**

27-29 Stanley Street,  
Wodonga, Victoria

Phone: 1800 918 377

Landline: (02) 6055 8090

Website: <https://www.hrcls.org.au/>