



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.



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. Our 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 us.

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 our 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 1800 093 325 or email openingdoors@communities.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 keystart.com.au

Full Home Ownership

The Full Home Ownership Scheme allows you to purchase a home and retain full ownership. Our 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 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 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
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
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 [dss.gov.au](https://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.

Bond Assistance Loan Scheme

We also offer 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.

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 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 Communications.gov.au/accesshub/nrs

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

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Victoria Park 6100
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Great Southern

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* For housing related matters