

Do you have the same rights in private rental as in public housing?

YES! Any landlord needs to abide by the Residential Tenancy Act, whether they are an investor renting out his property, the state government, or a real estate agent.

A comparison of the rent costs of public versus private rental housing:

John is on a Disability Support Pension and receives \$700 per fortnight.

If John was to secure a private rental property for \$150 per week, he would be eligible to receive \$126 rent assistance. This would take his total income for the fortnight to \$826. Due to this additional income, after John has paid rent for the fortnight he would be left with an amount of **\$526**.

If John were to move into public housing, his rent would be based on 25% of his income. Therefore his rent would be calculated as \$175 per fortnight in rent. After paying rent for the fortnight John has **\$525** remaining.

If you have any further questions or would like to make contact with the program, please contact MASP on the details below.



Mallee Accommodation & Support Program
140 Langtree Avenue Mildura
Telephone 03 5021 6500
Email info@masp.org.au
www.masp.org.au

PUBLIC HOUSING or PRIVATE RENTAL
A comparison guide between public housing and private rental

What is Public Housing?

Public Housing is owned and managed by the State Government and is targeted at low income households. Eligibility is based on asset and income testing, and rent is generally calculated as a percentage of income, which helps in making it an affordable option.

Public housing assistance is given to people based on their needs. This way, people who have the most urgent housing needs are offered housing first.

Important: One of the criteria for **Early housing/Priority** waiting lists is a demonstrated inability to access other forms of housing, such as private rental.

As such, it is important that you have attempted to gain private rental housing.

It is also a requirement that any pre-existing debt with DHHS Housing is addressed - talk to your worker more about this.

Things to think about

Public housing offers some benefits such as:

- * Long term tenure
- * Rebated rent based on household income
- * No Bond

However, also keep in mind:

- * You are limited to nominating a waiting list area only, and therefore have no influence over where you are offered a house (unless the circumstances are extreme, such as verifiable safety concerns)
- * There are typically long waiting lists, especially for large families and singles
- * Whilst properties have heaters, air conditioning is not fitted
- * No rent assistance is offered on public housing, even if you are paying full market rent

What is Private Rental?

Private rental is any property that is owned by a private person and leased out to the public. Properties are generally managed through a real estate agency, but sometime are leased privately by the owner. Persons with low incomes may be able to receive rent assistance to help make this option more affordable.

Things to think about:

Some of the benefits of private rental housing could be:

- * Choice in relation to property location, size, features etc. (although choice is limited by budget constraints)
- * Most properties will have air conditioning
- * You may be eligible for Rent Assistance

However, also keep in mind:

- * Sometimes you will pay more rent
- * Private rental is sometimes not considered as secure as public housing. For example, you may need to vacate due to the property being sold, or due to the landlord wanting to move back in to his/her home
- * You will require a bond (normally 4 x the weekly rent amount) AND at least 2 weeks rent to move in to a rental property (however you may be eligible for bond assistance – see your worker)

