

# YOUR MOVE...

## HOUSING CHOICES FOR YOUNG PEOPLE



# *Your Move... Housing Choices for Young People*

Second Edition

## **Authors**

Justin Henderson, Kate Witherdin, Lorna Pringle

## **Editors**

Dovi Seldowitz, Kate Witherdin

## **Illustrations**

Rachel Owen

## **Acknowledgements**

This project has been inspired by young people who have lived in the various programs of Caretakers Cottage and is an initiative of Options Youth Housing (a program of Caretakers Cottage). We wish to thank Randwick City Council who contributed financially to the first edition of this publication. We hope this booklet is of assistance to the many young people finding a pathway to independent living.

## **Produced by**

Caretakers Cottage Inc.  
96 Bondi Road  
Bondi Junction NSW 2022  
[www.caretakers.org.au](http://www.caretakers.org.au)

© Options Youth Housing / Caretakers Cottage Inc. 2016

## Introduction

### **So you want to move out...**

This may be an exciting time of your life or perhaps a difficult time depending on your reasons for wanting to move. Either way some information on what services are out there is a good start.

This booklet has been written to help guide you through the housing choices available to you. You don't have to read the whole lot, just go to the section that is of interest to you by looking through the **contents** page (in the PDF version you can click on the underlined text to jump to each section).

If you are unsure of where you are at and what to do, the first section "Where's Your Housing at?" (page 4) offers a quick guide that may help you decide your next move.

Things change, so hold on to this booklet in case your needs change.

Note: some websites have specific direct links that can be clicked on (PDF version only).

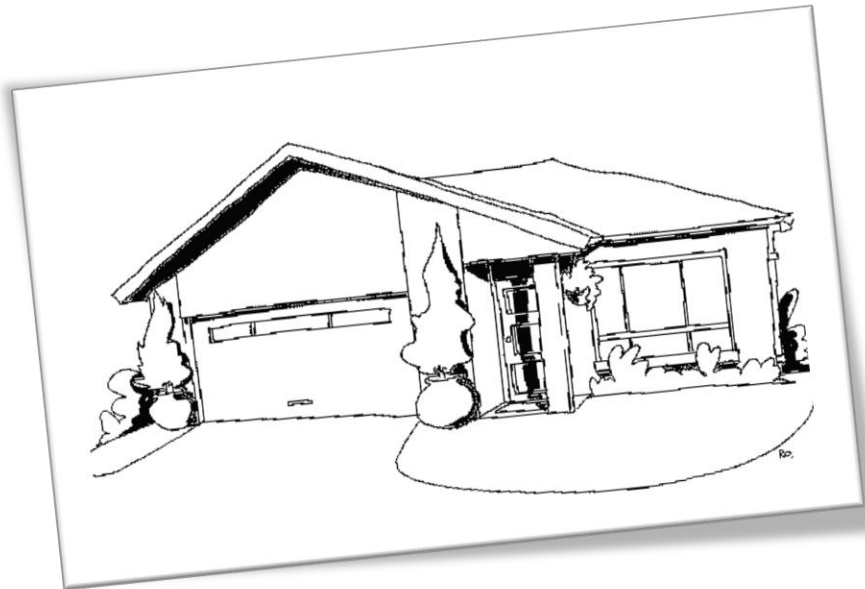
***View this booklet online at: [www.caretakers.org.au](http://www.caretakers.org.au)***

## Contents

<b>Where's Your Housing at?</b> .....	
Case Scenario 1: Unsuitable or Unsafe Housing.....	5
Case Scenario 2: Just Want to Leave Home .....	7
Case Scenario 3: Supported Housing.....	9
QUIZ: "Am I ready to move out?" .....	11
<b>Supported Accommodation</b> .....	
Crisis Youth Refuges (Short Term) .....	17
Supported Housing (Medium to Long-Term).....	21
Transitional Housing (Medium to Long-Term).....	23
<b>Non-Supported Accommodation</b> .....	
Key Terms and Information on Renting .....	27
Private Rental .....	30
Rental & Bond Assistance .....	33
Shared Housing.....	35
Boarding Houses, Hostels & Caravan Parks.....	38
<b>Public &amp; Social Housing</b> .....	
Housing Pathways.....	41
Public Housing.....	41
Community Housing.....	45
<b>Finance Tips</b> .....	
Money Matters .....	49
Your Personal Budget .....	51
Financial Assistance .....	54
Assistance with Bills .....	56
<b>Support Services &amp; Information</b> .....	
General Support Services .....	59
Family Support Services.....	61
Financial Assistance .....	62
Legal Assistance.....	63
LGBTQI Support.....	65
Aboriginal Services .....	67
Multicultural Services .....	69

# WHERE'S YOUR HOUSING AT?

Unsuitable/Unsafe Housing  
"Just Want to Move Out"  
Supported Housing



## Case Scenario 1: Unsuitable or Unsafe Housing

Is there violence or emotional abuse happening at home? Do you feel as though you are walking on egg shells? Perhaps your parents are constantly fighting or you or someone else in your home is being abused? Do you feel you absolutely have to get out? Do you feel there is no choice?

### You are not safe if:

- You do not have a stable, permanent place to live.
- You are being emotionally and/or physically hurt by someone you live with.
- Someone you live with is making unwanted sexual advances towards you.
- Someone you live with is constantly shouting at you and calling you abusive names.
- The people you are living with are often affected by drugs/alcohol which makes their behaviour difficult or upsetting to live with.



### You're housing is unsuitable if:

- Where you live is overcrowded and you do not have a space to call your own

## Your Move... Housing Choices for Young People

- You have to sleep on the couch and don't have your own bed
- Someone you live with has a mental health condition that makes your life stressful
- You are staying at a different person's house each night and have nowhere permanent to sleep
- You feel unhappy or unsafe at home a lot of the time for any other reason

If you have nowhere safe to go, like a family members place, limited money and feel that you need help in order to become independent, the first step may be to go to a **crisis/short term youth refuge**. These services are staffed 24 hrs day & provide high support.

### Who to call:

- Accommodation: You can contact youth refuges directly or you can call Link2Home (1800 152 152), (see [Crisis Youth Refuges](#), page 13).

If you are not sure if you are safe or its appropriate where you live you can call the Kids Helpline (1800 551 800) or your local youth service and talk to a youth worker about your situation.

## Case Scenario 2: Just Want to Leave Home

You are having problems with your parents. You may be sick of them telling you what to do, where to go, who to hang out with and when to get home. You have been thinking of moving out by yourself or with friends and becoming independent.

**Answer:** You may want to move out; however, this is not an easy option. This is a last resort and not the most ideal option if you just don't like living at home.



Have you tried working things out with your family? Do you have a different family member you can live with? Plus, there are services available to help you and your family understand one another.

See [Family Support Services](#) (page 40)



## Your Move... Housing Choices for Young People

However, if you feel there is no other option for you but to move out by yourself, or you are ready to live independently see the following sections:

[Private Rental](#) (page 21)

[Shared Housing](#) (page 24)

[Boarding Houses, Hostels & Caravan Parks](#) (page 26)

[Housing NSW](#) (page 28)

[Community Housing](#) (page 30)

## Case Scenario 3: Supported Housing

You have been in one or more crisis youth refuges for some time. You have a case worker or a youth service helping you get your life on track. You are ready to settle and move into something longer term and stable but still feel you need some support before you become fully independent.

**Answer:** There are two types of services open to you depending on how much support you feel you still need:

### [Supported Housing](#)

Medium-Long Term (page 15)

This is highly supported and staffed housing for up to two years.

OR.....

### [Transitional \(Semi-Independent\) Housing](#)

Medium - Long Term (page 16)

This is un-staffed housing for up to two years. Limited support is provided through visits and case meetings with a support worker.

**A word from a worker...**

"People leave home for all sorts of reasons: family breakdown, time to develop independence, seek refuge from abuse, be close to education and employment. Whatever the reason, we will work to assist you and your family to resolve issues where this is possible.

Where possible, families should stay together and parents support their young people to become independent. However, this is not always possible, and that is where youth accommodation services can play a role.

Living independently can be very attractive though it also has some difficult aspects, like paying the rent, living with others you hardly know, putting out the garbage and managing visitors so that you, your flatmates and the neighbours can remain on good terms.

It is important that you know about the realities of independent living, as often living at home until you have sufficient income to rent is cheaper and less stressful. Either way, we are here to support you to do what is best for you."

- Laurie M.

## **QUIZ: "Am I ready to move out?"**

OK, so you want to move out of home. No more workers or parents telling you what to do. Time to be your own boss, which also means you are responsible for yourself. Have a go at this quiz to test how ready you are...

### **Quiz**

**My income situation at the moment is most similar to:**

- a) I have no income/I have a casual job how much I get paid depends on how many shifts I get
- b) I am working part time/on Centrelink
- c) I have a stable full time job and get paid the same amount every pay

**When you get paid are you more likely to:**

- a) Spend it all in one go and end up broke until next pay day
- b) Buy stuff you want and barely have enough money left to pay bills, rent, groceries etc.
- c) Stick to a budget, pay your living expenses and save money for the things you want.

**With house work, are you more likely to:**

- a) Avoid it as much as possible; you need someone to tell you to do it.
- b) Clean, vacuum, mop the floor etc. when it looks like it needs doing
- c) Clean the house regularly-once a week/fortnight whether it looks like it needs it or not.

## **Your Move... Housing Choices for Young People**

**On a week day morning, are you more likely to:**

- a) Need someone to wake you and make sure you get up.
- b) Set the alarm only to sleep through it, or push the snooze button making you late for appointments etc.
- c) Set the alarm, get up when it goes off and get to appointments etc. on time.

**When you think about your future do you:**

- a) Not think about it, have no plans
- b) Know that what you do this week will make a difference to your future, but you find it hard to stick to your short term goals
- c) Know that you are doing things now that will help you achieve your goal/s in years to come

**When you have places to be (school, TAFE, appointments) are you more likely to:**

- a) Not go if you don't feel like going/something better is happening
- b) Be late most of the time because you have difficulty getting ready in time
- c) Go to the appointment on time and make the most of it while you are there

**Someone you live with is annoying you, are you more likely to:**

- a) Ignore the person for a minute then start getting angry and yell at them
- b) Get irritated but avoid confrontation
- c) Be patient, walk away if you need to and talk to the person about the problem

**When it comes to cooking I am more like:**

- a) I can cook basic things like toast, eggs etc. but not a main meal, but I want to learn
- b) I can cook a few different things and can follow a cook book
- c) I can cook lots of different meals and get ideas for variety all the time

**When it comes to personal hygiene I am more like:**

- a) I have a shower when I feel like it and rarely wash my sheets, clothes etc. I am used to someone doing it for me.
- b) I wash my clothes, towels sheets etc. around once a month and have at least one shower per day.
- c) I wash my sheets, towels; clothes etc. at least once a week and shower at least once per day.

**When it comes to having visitors I:**

- a) Let them come and go as they please, I don't tell them what to do
- b) ask my housemate/s before my friends come over, but I have difficulty in asking my friends to leave or telling them if they are being disrespectful
- c) invite my friends over and can tell them when to leave, or if they are being disrespectful

**When I do grocery shopping I:**

- a) Get whatever I want and feel like at the time, mostly snacks foods, soft drinks, chips etc.
- b) buy some snacks and pre-prepared meals and don't really look at the cost of things I choose
- c) look at the prices of things I buy and buy a lot of ingredients and fresh food to make meals myself

**I mostly eat:**

- a) Junk food-chips, lollies, chocolate, 2 minute noodles etc.
- b) A mixture of things, lollies, chocolates, snacks etc. I also tend to eat pre-packaged meals or get takeaways for lunch/dinner
- c) I eat a variety of things and buy a lot of fruit/vegetables. I tend to make most of my lunches and dinners myself.

### **Compare your answers...**

#### **If you answered mainly A's:**

You still need a fair bit of support. You need to work on your priorities and get your goals clear. You would be most suited to a [Supported Accommodation Service](#) (page 12-17) at this stage where there are workers available to support you 24 hrs a day. Use this time to learn some living skills and establish some goals for the future.

#### **If you answered mostly B's:**

You are managing alright on your own but still need some support to prioritise things in your life. You still have some living skills to build on. You would be most suited to [Semi-Independent Accommodation](#) (page 16) at this stage where you have a worker who can offer you support around once a fortnight and assist you to 'fine tune' your current living skills.

#### **If you answered mostly C's:**

You are doing really well. You don't have much need for extra support and are managing on your own quite well. You would be most suited to [Non-Supported Accommodation](#) (page 18-26) at this stage, so you could look for private rental. You can also apply for [Housing NSW or Community Housing](#) (27-30).



# SUPPORTED ACCOMMODATION

Crisis Youth Refuges  
Medium Term Youth Refuges  
Semi-Independent Housing



## **Crisis Youth Refuges (Short Term)**

### **What are Youth Refuges?!**

Crisis youth refuges are services offering accommodation for up to 3 months for young people aged 12 - 18 years.

If you don't have a stable or safe place to live, you can get immediate accommodation at a crisis refuge where the workers can assist you in finding something more permanent and stable. Crisis refuges are a safe place to go and are generally staffed 24 hours a day, 7 days per week.

A crisis youth refuge is usually a big house with a lot of bedrooms and shared living areas such as lounge, bathrooms and kitchen.

You may get your own room or have to share depending on the refuge you go to. Most refuges house guys and girls but there are some that are not mixed.

There are also refuges specifically for gay and lesbian young people or people with special needs such as alcohol and drug dependency or mental health problems.

### **What happens when I go there?**

While at a refuge, you will be allocated a case worker who will help you with making decisions and plans about your future.

## Your Move... Housing Choices for Young People

Case workers can also help you get an income and link you up with other services you might need, like health and legal services, counselling and longer term housing etc.

If you have an income, Centrelink payments or a job, you may have to pay rent at the refuge. This may be a set amount or a portion of your income. The rent covers your accommodation, food and bills. The refuge will provide meals, bedding and all the stuff you need to settle in like basic toiletries.

### **What's it like?**

"I came to the refuge and met heaps of new people but the rules are confusing. You're used to being at home where you can come and go whenever you want but now you have to ask and see what time your curfew is and stuff like that."

- Dean, 15 years' old

### **Are there any rules?**

You bet there are! Refuges are shared houses so there are rules to keep the house running smoothly and keep everyone safe. Common rules in refuges include:

- No drinking or taking drugs at the refuge
- Curfews-times you must be home by

## Your Move... Housing Choices for Young People

- You must tell the workers where you are going
- You have to do housework and cooking
- You have to attend house meetings, case meetings etc.

### **So...What do ya reckon? Weigh it up...**

#### Bonuses -

- Refuges are A LOT cheaper than living on your own or sharing with others
- You have a safe place to stay in the short term and support to plan for the longer term
- You can learn living skills like cooking and budgeting
- The rules apply to everyone to keep a safe and stable environment

#### Bummers -

- Lots of rules and responsibilities you might think you don't need
- Can't choose who you live with
- Because it is a crisis service
- the household can change quite regularly

*You can contact youth refuges directly or you can call Link2Home (1800 152 152).*

*Local youth services and community centres can also organise a referral on your behalf.*

**Quick Tip!**

If you are worried about the rules of the refuge, consider this... the rules are there to keep the house running smoothly. If you have a problem with cleaning and cooking, will you be able to do this for yourself if you live by yourself or share?



## **Supported Housing (Medium to Long-Term)**

These services are similar to short term youth refuges in that they are staffed - some have 24-hour staffing, others don't. They can generally provide you with housing for between 9 months and 2 years and a case worker to help you work out your goals and plans. They are the kind of places you go to if you are a bit more settled, perhaps looking at doing a traineeship or school.

### **What are the living arrangements like?**

Like short term refuges, these services are usually a big house with shared areas like kitchen, bathroom and lounge. You have more chance of getting your own room. You have to pay rent and stick to house rules and be relatively settled. More is expected of you but in return you get more flexibility and independence. The idea of this kind of service is to prepare you for more independent living. The next step after this would be semi-independent or completely independent living.

### **So...What do ya reckon? Weigh it up...**

Bonuses -

- Less rules and more flexibility
- More independence
- More likelihood of your own room
- Smaller, more consistent, stable household
- Support to get you ready for independent living

## Your Move... Housing Choices for Young People

- Affordable rent
- Housing for up to two years
- You may make friends with the people you share with

### Bummers -

- Since this is still shared living, there are rules such as curfews, house meetings and case meetings to attend, no alcohol and drugs inside the house
- You are expected to be fairly responsible and be either working or studying, you can't just hang around. You might have to share a house with someone you have little in common with

*You can contact these services directly or a local youth service or community centre can organise a referral on your behalf.*

### **What's it like?**

"I've got stable accommodation and the freedom to more education, a job and time to find private accommodation."

- Mitchell, 19 years' old

## **Transitional Housing (Medium to Long-Term)**

These services provide longer term housing (generally, three months to two years) that is very independent, but still offers support from workers. You may be housed in a flat by yourself, or you would share a house with one or two other young people. You still get help from a support worker about once a week, but their office is separate to your housing so you need to set a time to catch up. Rent is generally around 25% of your income and may or may not include utility bills. These programs are generally geared to those aged 16 to 25 years old.

You might be thinking: "Awesome! I wanna live on my own! How do I get this type of housing?"

Usually you will have gone through either a refuge or some other supported housing program before you are offered this type of housing. Some people are referred by youth services or a case worker. You usually need someone to vouch that you are responsible enough for this type of housing and that you need it to assist you to achieving important goals in your life - like looking for work or education goals.

The important thing is **YOU MUST BE READY** to live independently with very little help.

Have a look through the checklist below.



## **Transitional Housing Checklist**

### **What you need to do...**

To be ready for this type of housing, you need to be able to:

- Budget!!!! Your rent may be directly debited from your account (see page 33) but you also need to prioritise putting money aside for food, transport, clothing and other needs
- Do your own shopping
- Cook - even just basic meals
- Clean - keep the house and garden in good condition
- Be able to organise your life - get yourself up and ready for work, school or appointments
- If you are sharing, be able to communicate respectfully with your flatmate
- Look after your health
- Manage visits from your friends with respect for your flatmate/s and the service
- Know your legal responsibilities (e.g. sign a NSW Tenancy Agreement, pay the bond, rent, etc.).

### **Are you interested???**

If you think you are ready for semi-independent living and can achieve most of the things on the checklist, then the next step is to talk to your case worker, if you have one, or if you don't, you can contact a youth worker through a youth service if you would like some support with making a referral.

## Your Move... Housing Choices for Young People

*You can contact these services directly or a local youth service or community centre can organise a referral on your behalf.*

### **A word from a worker...**

"Hi, my name is Andrew. I've worked in semi-independent youth housing for several years. I've met lots of young people who came to our service really hopeful and excited about living independently.

The number one thing that stuffs up a tenancy is when a young person gets taken advantage of by their friends who hang around and leech off them because they have a place. It can be really hard to say no or turn your friends away. If you do get housing, you need to be firm about when you do and don't want your friends around. It's YOUR place and YOUR life."

Your Move... Housing Choices for Young People

# NON-SUPPORTED ACCOMMODATION

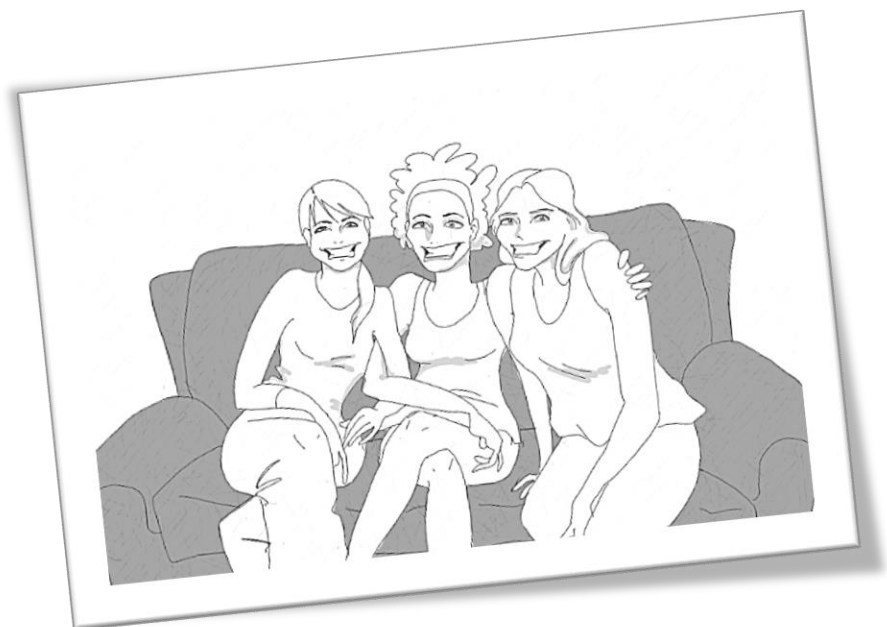
Renting Terms & Information

Private Rental

Rental & Bond Assistance

Shared Housing

Boarding Houses, Hostels & Caravan Parks



## **Renting Terms & Information**

### **Living On Your Own**

If you are ready to live fully independently, without basic supports. There are still quite a few different options for you.

You may choose to rent on your own, or you may choose to rent with others. You may choose a different option entirely. Whatever you choose, know what you are getting.

But before you find yourself a place to rent, you should have a good idea of these important terms.

### **The Lease**

A lease is a legal agreement between you (the tenant) and the owner of the property (the landlord).

Once you have found a place to rent you will normally have to sign a lease before you move in. The lease lays out all the conditions of the agreement such as:

- the length of time of the agreement (usually 6 or 12 months);
- how many people can live in the house;
- how much the rent is, when it is due and to whom it is paid to (e.g. real estate agent or direct debit);
- who to call for repairs.

### **Property Condition Report**

This is a form that accompanies the lease. It usually consists of a top sheet (agent/landlord's copy) and two carbon copies for you. The property condition report outlines the rooms in the property and provides columns for you and the landlord/agent to note the actual condition of the walls, benches and appliances such as ceiling fans, stoves etc. You fill this form out at the beginning and end of your tenancy.

It is important that you specify any damage that exists when you move in because if you do not do this at the beginning of your tenancy, the agent/landlord may claim it to be your damage and take money from your bond to repair it.

This form protects you, so fill it out carefully - note any stains in the carpet or cracks in the walls, broken cupboard fittings etc.

It is also a good idea to take photos of any damage for your records.

### **Bond & Rent in Advance**

After you get a place, you will need to pay two (2) weeks rent in advance as well as four (4) weeks rent in bond. So, in total you will need to pay six (6) weeks' worth of rent before you even move in!

## Your Move... Housing Choices for Young People

The bond is a security deposit which is held by the Department of Fair Trading until you move out of the property. Your bond will be refunded in full provided you don't have any outstanding rent arrears or have not caused damage to the property.

If any of your bond is withheld due to outstanding arrears or damage to property, you will be added to the 'black list' which will impact on your future tenancy applications for up to five years.

## Private Rental

### **A word of warning... Big Brother is watching**

It's important you think about how ready you really are to live independently because whether you get private rental or government/community housing, if you stuff up, trash a place or leave owing money this can screw you big time.

Why? Because you will get a black mark against your name! Real estate agents and housing / government organisations keep computer records. Once you are black-listed by one real estate agent they can put your name on a list that all real estate agents check.

In the case of Housing NSW and Community Housing, they will make you pay rent arrears and damages before they rehouse you. So don't take up the commitment of a lease unless you are ready for the responsibility! A good way to check this out is to try living in a shared household for a while.

See [Shared Housing](#) (page 24)

## Finding a Place to Rent

### **Look after your place**

You may or may not have heard about the 'housing crisis' which has been happening for some years now. Sydney rents have risen a great deal and lots of people are looking to rent so it is getting harder and more expensive to rent privately. So if you

## Your Move... Housing Choices for Young People

get a place, look after it and pay your rent and keep your landlord happy.

### **"How do I find a place to rent?"**

Think about the area. The further you move from the city the cheaper rents will be.

Look in local papers - in the classified section at the back

Look in real estate windows, go in and ask for the current rental property list.

Look in the weekend papers. For example, the Sydney Morning Herald (Saturday edition) has a housing section called "Domain", look for the rental section.

Look on websites.  
Some popular ones are:

[www.realestate.com.au](http://www.realestate.com.au)

[www.domain.com.au](http://www.domain.com.au)



You can also look up individual real estate agents' websites, or do a google search.

There are also location specific Facebook pages or groups you can search.



**“What happens when I find a place?”**

Renting a place involves entering into a legal contract so it is important you know your rights AND your responsibilities. There's a lot of info out there on this. Check out the Department of Fair Trading website ([www.fairtrading.nsw.gov.au](http://www.fairtrading.nsw.gov.au)). They help make sure you are not getting ripped off with any kind of transaction, including renting. This is an interactive site about renting and buying stuff like a car or mobile phone. There's a lot of good info on this site!

## Rental & Bond Assistance

For help with your bond, contact Housing NSW on 1800 422 322. They will give you the contact details of your local office. Call your local office and ask to make an appointment to get bond assistance. To get assistance with the bond you must:

- Have an assessment interview & fill out an application form;
- Be eligible for Housing NSW (have the right income);
- Have a letter from your real estate agent saying you have been approved for the rental property;
- Show proof of income, ID and a current bank statement.

You can get the forms needed online at the Housing Pathways site. You will need to ensure you fill out both the Application for Housing as well as the Social Housing Supplement form.

Housing NSW may then give you 75% of the bond required. You provide the other 25% and the two weeks' advance rent. At the end of your tenancy, the Department will receive back their bond money. If there is property damage, it will be taken from your bond contribution before it is taken from theirs.

See more at: [www.housingpathways.nsw.gov.au](http://www.housingpathways.nsw.gov.au)

**Quick Tip!**

There is an excellent guide to Shared Housing that is put out by Redfern Legal Centre. You can access this guide on the following website: [www.sharehousing.org](http://www.sharehousing.org).



## Shared Housing

Shared housing is a good way to afford to live independently. Most people want their own place but find it hard to get the money and furniture together to live on their own. If you share a house or a unit, that means you share the rent, the bills and most of the furniture. This way you also get some idea about what it is like to live independently.

There are a few important things you should think about if you want to share. First of all - do you want to set up your own share house or join in on one that already exists?

Setting up your own house is a big responsibility and more expensive because you have to front the bond/rent deposits and the bill deposits, furniture and also cover the rent until you find suitable flat mates. It's better to team with people and then look for a place or even find a household that is looking for someone to join in.

### **"How do I find a share household?"**

Try the following websites and follow the links to share housing:

[www.flatmates.com.au](http://www.flatmates.com.au)

[www.domain.com.au](http://www.domain.com.au)

[www.gumtree.com.au](http://www.gumtree.com.au)

[www.realestate.com.au](http://www.realestate.com.au)

Local Facebook pages or groups.

## Your Move... Housing Choices for Young People

There are plenty of other sites available online. You can also look at the weekend papers and your local paper and community notice boards. Before you commit to a shared house find out about your legal status within the household. Read on....

Co-tenancy, head-tenant, sub-tenant, boarder or lodger?  
Which one are you?

It's important that you know what your legal status is if you are entering into a shared household. This will affect your rights and responsibilities. Are you...

### **Co-Tenant**

Being a co-tenant means that you and another person/s have jointly signed a lease with the landlord. Each co-tenant is therefore both collectively and individually responsible for the rent, bond and any damages. So if your mates take off and your name is on the lease, **YOU** can be held responsible for the agreement.

Note: you can also be a co-tenant even without your name on the lease if it can be proven that you took on this responsibility. For instance, if everyone on the lease no longer lives there but you have been paying the rent.

## Head-Tenant or Sub-Tenant

The head-tenant is the person who signed the agreement with the landlord/agent. The sub-tenant is not on the lease and can be asked to leave by the head-tenant with proper notice. The head-tenant/sub-tenant relationship is the same legally as the relationship between a tenant and landlord.

### Quick Tip!

If you have any questions about your legal rights, contact the Tenants NSW. This service has offices all around NSW that you can go to for help & advice. They run an advice hotline for quick questions & advice: 1800 251 101.

Check out their useful website with fact sheets on renting issues, sample letters and other info: [www.tenants.org.au](http://www.tenants.org.au).



## Boarder or Lodger

This means that the landlord has overall control of the house that you share with them. Lodger usually means you get services like cooking and washing as well. Boarders and lodgers have minimal protection under the law as they are not covered by the Residential Tenancies Act.

## **Boarding Houses, Hostels & Caravan Parks**

### **Boarding Houses**

Boarding houses have rooms which are let out on a short to long term basis. The rooms may have simple kitchen facilities and are usually furnished with a bed and cupboard. Boarding house residents share the kitchen and bathrooms.

You are usually charged one week's rent and a key deposit. You do not usually have to provide references.

Often people in boarding houses are chronically homeless, so the environment may not be suitable for young people.

You can find some available boarding houses at:

[www.gumtree.com.au/](http://www.gumtree.com.au/)

### **Hostels**

Hostels offer short term accommodation. They have shared rooms (bunk style) and single/double rooms.

Hostels are often used by backpackers and may be suitable for temporary accommodation.

You can find some available hostels at:

[www.yha.com.au/hostels/nsw/](http://www.yha.com.au/hostels/nsw/)

[www.visitnsw.com/accommodation-backpackers-and-hostels](http://www.visitnsw.com/accommodation-backpackers-and-hostels)

### **Caravan parks**

Most caravan parks are for holiday purposes and are therefore not necessarily cheap. Some offer permanent accommodation for retired people, so they are not often suitable for young people.

You can find some available caravan parks at:

[www.visitnsw.com/accommodation-caravan-and-camping](http://www.visitnsw.com/accommodation-caravan-and-camping)



Your Move... Housing Choices for Young People

# PUBLIC & SOCIAL HOUSING

Housing Pathways  
Public Housing  
Community Housing



## Housing Pathways

In New South Wales, there are two basic forms of publically funded housing to help lower income people:

- Housing provided by Housing NSW (Public Housing)
- Housing provided by Community Housing Providers (Social Housing).

Housing NSW is part of the government's Department of Family and Community Services.

Community Housing Providers are government funded (which means they receive government money) but are actually independent organisations.

You can apply for either of these types of housing through the government's Housing Pathways, which is joint process to apply for either using a single form.

## Public Housing

Public Housing is where Housing NSW houses you in one of their properties. This is usually available to people over 18 years of age and even then it's hard to get. If you are under 18 and not living with an adult, Housing NSW will want to ensure you are capable of maintaining a tenancy and will speak with your case worker to make sure you have the right skills and support for this.

## Your Move... Housing Choices for Young People

They may ask for an 'independent living skills report' to make sure:

- You are managing your money properly (you must have an income of some type)
- That you can look after your home and not cause damage
- That you can look after yourself and have good support systems
- That you are responsible and can live peacefully among neighbours and be responsible for your visitors as well

You will also need to complete a Rental Diary form with evidence as to why you cannot access a rental property of your own.

To be housed by Housing NSW, you must go on their waiting list. You have to go into one of their offices and talk to a worker and fill out a lot of paperwork. All forms are available on the Housing Pathways website:

[www.housingpathways.nsw.gov.au](http://www.housingpathways.nsw.gov.au)

The wait for housing can be very long depending on which area you want. You may be housed for 2, 5 or 10 years depending on your situation and have to pay 25 - 30 % of your income.

To read more about housing with HNSW, look up their website ([www.housing.nsw.gov.au](http://www.housing.nsw.gov.au)). This section of the website outlines

all the policies and criteria relevant to young people. It also has info on Temporary Accommodation and Priority Housing.

### **Temporary Accommodation**

This service is provided to help people with nowhere to stay for a night or two until they are able to find permanent accommodation.

To access this, you must be able to look after yourself since this service is accommodation only - NO SUPPORT is offered other than the accommodation itself. The Department will pay for you to stay in a low-cost hotel or caravan park.

To apply for Temporary Accommodation (TA) you must go into a Housing NSW office during business hours (morning is best), or call their Link2Home service on 1800 152 152 (after 4pm).

To find the nearest office, visit their website:  
[www.housing.nsw.gov.au](http://www.housing.nsw.gov.au) (or [direct link](#)).

### **Housing NSW Priority Housing:**

This is Priority Long Term Housing, NOT crisis or emergency housing. To get Priority Housing you must prove you have special needs (e.g. severe health problems) and that you have good reasons for not being able to rent privately. Priority Housing basically means you 'jump the queue' and are housed ahead of people on the Housing Register (waiting list).

## Your Move... Housing Choices for Young People

The wait list can still be 2-5 years. You cannot specifically apply for priority housing, however, your eligibility for priority housing will be assessed based on the evidence you supply with your Housing Pathways application.

A checklist of Evidence Required is available on the Housing Pathways website.



**This is very hard to get!**

To have any chance of applying successfully you have to put together an application with letters that support your case from your doctor, social worker and other support people.

## Community Housing

Community Housing (also called Social Housing) is provided by Community Housing Providers (CHP). Because they are actually independent organisations, Community Housing Providers may be more flexible in some ways than the Housing NSW.

There are several housing associations that look after housing in different areas. For a complete list of Community Housing Providers and their contact details go to the main Community Housing Website:

[www.communityhousing.org.au](http://www.communityhousing.org.au) (or [direct link](#))

The rent you pay is usually 25% of your income. The housing provided may be a unit or a house depending on the size and type of household. Water may also be charged at 3% of your rent amount.

Most Community Housing Providers will have long waiting lists, but this also depends on the area you want to live in.

Once you are housed you can stay for as long as you like so long as pay your rent and your income stays within an acceptable range. (This means you can work and they adjust your rent accordingly).

**“Cool. How do I get Community Housing?”**

## Your Move... Housing Choices for Young People

If you want to apply for Community Housing, you must apply through the Housing Pathways website:

[www.housingpathways.nsw.gov.au](http://www.housingpathways.nsw.gov.au)

As part of the Housing Pathways process, you will be applying for Housing NSW as well. This allows you to have more options to choose from. But once you are housed by a Community Housing Provider you are no longer eligible for Housing NSW and vice versa.

## Your Move... Housing Choices for Young People



# FINANCE TIPS

Money Matters

Your Personal Budget

Financial Assistance

Assistance with Bills



## **Money Matters**

### **Direct Debit, Budgeting & Bills**

One of the challenges of living independently is managing your own money. This can seem hard if you have never had to do it before. A lot of people make use of 'direct debit' banking in order to help them manage their money.

#### **What is direct debit?**

This is when the organisation you need to pay organises for you to pay them directly from your bank account. You give permission that this is ok by signing paperwork. This amount is then automatically deducted from your account on a regular basis.

You have to make sure that you have enough funds in your account for the transaction to go ahead otherwise you can be charged fees.

### Quick Tip!

Simple Tips for managing your money....

- First priority is rent!!!! Make sure you put aside money for rent as soon as you are paid. (Or organise a direct debit of your rent)
- Next priority is your bills - electricity, water, gas. Make sure you put aside money for these or ask about direct debiting.
- With the remaining money you decide how much you need for food, transport, clothing and other needs.



## **Your Personal Budget**

One way of keeping tabs on your spending is to budget your money. This doesn't have to be a complicated thing. A budget is really just your own record of your income and the money you spend.

Try the sample budget on the next page; it should only take you 5 minutes.

Note: Fill in the sections based on your FORTNIGHTLY income and expenditure.

## Your Move... Housing Choices for Young People

Section A: Income	
Wages (after tax)	\$
Centrelink Payments	\$
Other Income	\$
<b>Total Income</b>	\$

Section B: Expenses			
<b>Part 1: Bills</b>		<b>Part 4: Education</b>	
Rent/Board	\$	Fees	\$
Electricity	\$	Books	\$
Gas	\$	<b>Total Education</b>	\$
Phone/Mobile	\$		
Internet	\$	<b>Part 5: Personal</b>	
<b>Total Bills</b>	\$	Alcohol	\$
		Cigarettes	\$
<b>Part 2: Transport</b>		Clothes	\$
Fares (bus/train)	\$	Hair/makeup	\$
Car payments	\$	Entertainment	\$
Car insurance	\$	Laundry	\$
Car registration	\$	Gifts	\$
Repairs/service	\$	Gambling	\$
<b>Total Transport</b>	\$	<b>Total Personal</b>	\$
<b>Part 3: Food</b>		<b>Part 6: Misc.</b>	
Groceries	\$	Loan repayments	\$
Lunches	\$	Fines	\$
Take away	\$	(Other) _____	\$
Pet food	\$	(Other) _____	\$
<b>Total Food</b>	\$	<b>Total Misc.</b>	\$
<b>Part 7: Total Expenses</b>			
Bills		\$	
Transport		\$	
Food		\$	
Education		\$	
Personal		\$	
Misc.		\$	
<b>Total Expenses</b>		\$	

Section C: Balance	
Total Income	\$
Minus Total Expenses	\$
<b>Balance Total</b>	\$

### **How did you go???**

If your balance is in the negative that means that your expenses are higher than your income and so you need to cut back on your spending or look at ways of increasing your income.

From having done this quick budget you will have some idea about your financial situation. This may help you decide if you can afford to rent or share or what areas you may need to cut back on.

If you need help on working out your finances and have times where you can't make ends meet, read the next section on financial assistance.

## **Financial Assistance**

There are times when no matter how hard you try, you may find yourself falling behind and needing some financial help. This happens to many people at some point in their lives.

### **Do Not...**

- Go underground and disappear
- Hide your bills and pretend they never arrived
- Avoid your landlord / agent / flat mates

### **Do...**

- Talk to your flat mates/landlord or utility companies and explain your situation and work out a payment plan.

### Quick Tip!

The most important thing to do if you fall behind financially is to **COMMUNICATE** with the people you owe money to and negotiate a way to catch up.

Avoiding the issue will only make things worse because people will think the worst and be less understanding. You may risk eviction, disconnection or late fees.

However, if you talk to them early on, this shows you are responsible and people will be more open to working something out with you.





## Assistance with Bills

### Electricity & Gas Bills

If you have problems paying your electricity and gas bills, you can get vouchers to help with this. These are given out by charities, community centres and other organisations.

These vouchers are for extreme emergencies only. You will be assessed for eligibility and need from the service and there is a limit to how often you can access this support.

For more information, go to the Energy & Water Ombudsman website: [www.ewon.com.au](http://www.ewon.com.au) (or [direct link](#), or [list of non-profits](#) that provide EAPA vouchers). Also check out the Energy Department's website: [www.resourcesandenergy.nsw.gov.au](http://www.resourcesandenergy.nsw.gov.au) (or [direct link](#)).

### Water Bills

Water is charged directly to the owner of the property who then may pass this charge onto to the tenant. Some tenants pay for water; others don't; it all depends on what's written in the lease agreement. The landlord is not allowed to charge tenants for sewerage charges or the standard water service fee, only the actual water usage.

Sydney Water has a Payment Assistance Scheme (water vouchers) to help with water bills. These vouchers are available through different charities or community centres. To find out

where you can get help, you must contact Sydney water on 13 20 92 and they will advise you of a local service.

## Phone Bills

Many people now do not have a land line in order to save money on line rental. Some people use a mobile phone or a phone card that you can use on public phones. If your household does have a land line, call your phone company and ask about different ways you can pay your bill. Telstra, for instance, can debit money directly from Centrelink payments or give you a payment card that you can use at post offices to pay on your phone account in small amounts.

If you are having problems paying your bill some companies have telephone vouchers. These can be used to pay some of your bill off and sometimes you can get free \$5 telephone cards you can use on public phones. To access this help, you have to go through a number of charities - the Smith Family, the Salvation Army, St. Vincent de Paul Society and Anglicare.

### Quick Tip!

You should always contact your utility supplier first to arrange a payment plan so that your service is not disconnected and you are not charged late fees.



# SUPPORT SERVICES & INFORMATION

General Support Services

Youth Services

Financial Services

Legal Assistance

LGBTQI Support

Aboriginal Services

Multicultural Services

## General Support Services

- **Kids Helpline** = 1800 55 1800 or [www.kidshelpline.com.au](http://www.kidshelpline.com.au) (for ages 5-25)
- **ReachOut.Com** = [www.au.reachout.com](http://www.au.reachout.com)
- **Find a Youth Worker:** A youth centre in your area will likely have a youth worker or case worker who can help.

## Health Services

The NSW Health Department lists many youth health centres & services: [www.health.nsw.gov.au](http://www.health.nsw.gov.au) (or direct link [here](#) & [here](#))

---

**HealthDirect Australia** = 1800 022 222 (Nurse line)

---

**NSW Sexual Health Clinics** (find a local clinic)

Phone: 1800 451 624

[www.health.nsw.gov.au/sexualhealth/Pages/sexual-health-clinics.aspx](http://www.health.nsw.gov.au/sexualhealth/Pages/sexual-health-clinics.aspx)

## Mental Health Services

Services that can assist with counselling, support, mental health and wellbeing.

- **Headspace** = [www.headspace.org.au](http://www.headspace.org.au) (find out their nearest office)
- **Beyond Blue** = [www.beyondblue.org.au](http://www.beyondblue.org.au) (for anxiety or depression)
- Or try to find a local service in your area.

## Your Move... Housing Choices for Young People

For 24/7 emergency and crisis support:

- **Mental Health Line** = 1800 011 511
- **Lifeline** = 13 11 14
- **Suicide Call Back Service** = 1300 659 467

### AOD Services

- **Alcohol & Drugs Information Service** = (02) 9361 8000 or 1800 422 599
- **Family Drug Support** = (02) 4782 9222 or 1300 368 186
- Specific services are listed on [www.nada.org.au](http://www.nada.org.au) (or [direct link](#))

## Family Support Services

### **Family Referral Service**

Find out the nearest family support / counselling service near you:

[www.familyreferralservice.com.au](http://www.familyreferralservice.com.au)

---

### **Reconnect Services**

Reconnect services are available across the country through specific organisations. Find one in your area on the Australian Government's website:

[www.dss.gov.au/our-responsibilities/housing-support/programmes-services/homelessness/reconnect/reconnect-services](http://www.dss.gov.au/our-responsibilities/housing-support/programmes-services/homelessness/reconnect/reconnect-services)

---

### **Relationships Australia (Family counselling)**

Phone: 1300 364 277

## Financial Assistance

### **Credit & Debt Hotline** (Wesley Mission)

Phone: 1800 007 007 (Mon-Fri, 9:30AM to 4:30PM)

Financial Counselling: 1300 827 638 or email:  
[financialcounselling@wesleymission.org.au](mailto:financialcounselling@wesleymission.org.au)

This service can help you get your finances together and lobby debtors on your behalf.

Make an appointment to see a financial counsellor and get assistance with paying your bills, debts etc.

---

### **Credit & Debt Hotline** (Financial Rights Legal Centre)

Phone: 1800 808 488 (Mon-Fri, 9:30AM to 4:30PM)

For immediate telephone financial counselling and urgent financial problems.

---

### **Financial Counsellors' Association of NSW**

Phone: 1300 914 408

[www.fcan.com.au](http://www.fcan.com.au)

To help find organisations that offer free financial counselling

---

### **G-Line** (Gambling)

Phone: 1800 633 635

For assistance and referrals with gambling problems.

## Legal Assistance

### **The Shopfront Youth Legal Centre**

Phone: (02) 9322 4808

[www.theshopfront.org](http://www.theshopfront.org)

This service provides free legal assistance and court representation for homeless and disadvantaged people aged 25 years and under.

---

### **Legal Aid NSW**

Phone: 1300 888 529

Youth Line (if you are under 18): 1800 101 810

[www.legalaid.nsw.gov.au](http://www.legalaid.nsw.gov.au)

Call and talk to a lawyer about any legal questions you have.

---

### **Aboriginal Legal Service**

Need a Lawyer? Crime: 1800 765 767 Care: 1800 733 233

Visit their website for closest office near you:

[www.alsnswact.org.au](http://www.alsnswact.org.au)

---

### **Online Support:**

Check out the "Lawstuff" website for online info on legal stuff:

[www.lawstuff.org.au](http://www.lawstuff.org.au)

---



## Your Move... Housing Choices for Young People

### **Australian Law Online**

If you want to look up NSW law yourself on-line, go to:

[www.australianlawonline.gov.au](http://www.australianlawonline.gov.au)

## **LGBTQI Support**

### **Twenty10**

Level 1, 45 Chippen St, Chippendale NSW 2008  
1800 184 527 or 8594 9555

[www.twenty10.org.au](http://www.twenty10.org.au)

This service provides confidential counselling and support for lesbians, gay males, bisexual & transgender people and their families and friends. Information, referral & support with housing, health and case management. Drop in and support groups.

---

### **The Gender Centre**

Phone: (02) 9569 2366

[www.gendercentre.org.au](http://www.gendercentre.org.au)

Assessment, referral, info and support for those with gender issues as well as for family, friends and partners. Provide life skills toward independent living program, case management and counselling.

---

### **Q-Life** (a phone counselling and referral service)

Phone: 1800 184 527

They also have an online chat service on their website:

[www qlife.org.au](http://www qlife.org.au)

---

**Inner City Legal Centre Services** (a specialized LGBTIQ legal advice service).

50-52 Darlinghurst Rd, Kings Cross NSW 2011

Phone: (02) 9332 1966 or 1800 244 481

---

**ACON**

1800 063 060

[www.acon.org.au](http://www.acon.org.au)

This organisation specialises in HIV prevention & HIV support. They offer a range of services including counselling and educational programs. There are dedicated services specifically geared towards gay men.

## Aboriginal Services

### **Aboriginal Medical Service**

36 Turner St, Redfern NSW 2016

Phone: (02) 9319 3345

Complete list of centres across NSW can be found on the Health Dept. website:

[www.health.nsw.gov.au/aboriginal/Pages/contact.aspx](http://www.health.nsw.gov.au/aboriginal/Pages/contact.aspx)

---

### **Aboriginal Housing Company**

104 Lawson St, Redfern NSW 2016

(02) 9698 9249

[www.ahc.org.au](http://www.ahc.org.au)

---

### **Aboriginal Legal Service**

Need a Lawyer? Crime: 1800 765 767 Care: 1800 733 233

Visit their website for closest office near you:

[www.alsnswact.org.au](http://www.alsnswact.org.au)

---

## Community

There are lots of community centres, organisations and projects to check out. Here's just a small sample of some in Sydney:

- WEAVE = [www.weave.org.au](http://www.weave.org.au)
- NCIE = [www.ncie.org.au](http://www.ncie.org.au)
- Tribal Warrior = [www.tribalwarrior.org](http://www.tribalwarrior.org)

## Your Move... Housing Choices for Young People

- Redfern Community Centre = [www.cityofsydney.nsw.gov.au](http://www.cityofsydney.nsw.gov.au) (or [direct link](#))
- Mudgin-Gal = [www.virtualsisters.org.au](http://www.virtualsisters.org.au)

### General Information

#### Getting a 'fair go'

For help with consumer issues (buying a car, getting a loan, renting a house), have a look at the Fair Trading website: [www.fairtrading.nsw.gov.au/Indigenous.html](http://www.fairtrading.nsw.gov.au/Indigenous.html)

---

**Aboriginal Advice Service** (Financial Rights Legal Centre)

Phone: 1800 808 488 (Mon-Fri, 9:30AM to 4:30PM)

## Multicultural Services

There are twelve Migrant Resource Centres in NSW. These centres offer a range of services to help people from a culturally diverse background with counselling, housing, job applications, paying bills, finding support groups, etc.

- SydWest Multicultural Services = [www.sydneywestmsi.org.au](http://www.sydneywestmsi.org.au)
- The Hills Holroyd Parramatta MRC = [www.thhpmrc.org.au](http://www.thhpmrc.org.au)
- Metro MRC = [www.metromrc.org.au](http://www.metromrc.org.au)
- Sydney Multicultural Community Services = [www.sydneycommunityservices.org.au](http://www.sydneycommunityservices.org.au)
- Fairfield MRC = [www.cabracc.org.au/fmrc](http://www.cabracc.org.au/fmrc)
- Illawarra Multicultural Services = [www.ims.org.au](http://www.ims.org.au)
- Liverpool MRC = [www.lmrc.org.au](http://www.lmrc.org.au)
- Macarthur Diversity Services = [www.mdsi.org.au](http://www.mdsi.org.au)
- St George MRC = [www.sgmrc.org.au](http://www.sgmrc.org.au)
- Northern Settlement Services = [www.nsservices.com.au](http://www.nsservices.com.au)

If you want to know more, or to locate the nearest Migrant Resource Centre to you, check out the Ethnic Communities Council's website: [www.eccnsw.org.au](http://www.eccnsw.org.au) (or [direct link](#)).

The Ethnic Communities Council also has a Migrant and Refugee Project Officer that helps people newly arrived migrant people aged 12 - 25 years. You can contact them at (02) 9319 0288.

## Your Move... Housing Choices for Young People

Options Youth Housing  
77 Newland Street  
Bondi Junction, NSW 2022



Caretakers Cottage  
96 Bondi Road  
Bondi Junction, NSW 2022

