

# Housing Continuum

Across our society we can observe a continuum of housing available to all members of our community. The continuum offers a range of housing options for those in varying life circumstances.

We understand that the role of each of these options is often challenging to differentiate. This document aims to assist with the identification and definition of each of these differing housing options, and help explain BHC's role in the housing market.



	Rental Accommodation					Ownership		
	Crisis Housing	Transitional Housing	Social Housing <small>Includes: - Community Housing - Public Housing</small>	Affordable Housing		Private Rental	Affordable Home Ownership	Private Home Ownership
				Affordable Housing	National Rental Affordability Scheme (NRAS)			
What BHC calls it	Crisis Housing	Transitional Housing	Social Housing	BHC Affordable Rental properties	BHC NRAS Properties	Private Rental Accommodation	Affordable Home Ownership	Home Ownership
What others call it?	Emergency housing/ accommodation.	Temporary Housing	Housing Commission	Affordable rental housing.	Affordable rental housing.	Rental Accommodation, Market Rent.	Rent to buy, Shared equity.	Home Ownership, Market for sale.
How much the individual earns	Less than \$36,000 p.a. for a single person household.	Less than \$36,000 p.a. for a single person household.	Less than \$36,000 p.a. for a single person household.	Less than \$36,000 p.a. for a single person household.	From \$36,000 - \$57,000 p.a. for a single person household.	Various household incomes.	Various household incomes.	Various household incomes.
How the rent is set?	Set at a % of income less than or equal to 30%.	Set at a % of income less than or equal to 30%.	Usually set at 25% of household income.	Set at less than or equal to 74.5% of the market rent.	Set at less than or equal to 80% of the market rent.	Set by the market, but is often in excess of 30% of household income.	No rent - mortgage arrangements.	No rent - mortgage arrangements.
What are the eligibility requirements?	Must be registered on the Qld Gov One Social Housing Waitlist.	Must be registered on the Qld Gov One Social Housing Waitlist.	Must be registered on the Qld Gov One Social Housing Waitlist.	Must be registered on the Qld Gov One Social Housing Waitlist.	Must be eligible for under the Qld Gov NRAS eligibility.	Determined by Private Real Estate Agents.	Various - depending on program.	Determined by borrowing capacity.
Description	Crisis Housing provides accommodation from 1 day to up to 3 months.  The main purpose of crisis accommodation is to help people resolve a crisis situation and assist in obtaining appropriate long-term housing when the crisis is resolved.	Transitional Housing is short to medium term accommodation with access to support services. It acts as a stepping stone to more permanent housing such as social housing, affordable housing or the private market.	Social Housing, encompasses both Public Housing, which is owned and managed by the State Government, and Community Housing, which is managed by a not-for-profit Community Housing Organisations.	Affordable Housing presents a long-term, secure housing alternative for low to moderate income households who have been priced out of inflated private markets.  It is usually managed by not for profit community housing providers, and sometimes by private organisations.	Private rental is an important part of our housing system providing flexibility and choice for many renters, and a familiar investment option for others, but it often fails to serve the housing needs of low to moderate income households.	Affordable Home Ownership programs are often available to eligible households on a low to moderate income and may involve shared equity loans or ownership arrangements.	Home ownership is the most common and generally the most desired form of housing in Australia.  It includes commercial mortgage finance and outright ownership.	
Situation	- Homeless. - Escaping violence. - In need of immediate shelter.	- Lost job & can't pay rent. - Marriage breakdown and separate or more affordable accommodation is required.	- Low income household due to disability, age, unemployment, low earnings.	- Low to moderate income earners including people with physical and non-physical disabilities, elderly and key workers such as retail, hospitality, services industry staff (child care workers) who may find themselves priced out of the local rental or sales markets.	- A range of different income households at varying life stages.	- Low to moderate income households, including employed, disabled persons, elderly who require modest home to purchase, assistance with deposit generation/ repayments.	- A range of different income households at varying life stages.	