

APPENDIX – Household income eligibility limits for affordable housing 2024/25

The following information is to be used by tenancy managers to determine appropriate household income eligibility limits for affordable housing. Income limits are updated annually.

1. How household income eligibility limits for affordable housing are determined

Affordable housing is available to households within very low, low and moderate income bands.

Definitions of income bands are in accordance with the *State Environmental Planning Policy (Housing) 2021*.

Income bands are based on median incomes in the proportions as per Table 1.

Table 1: Income bands by % of median income - 2024/25

Income bands	% of median income	Annual income limits (Sydney) 2024-25	Annual income limits (remainder of NSW) 2024-25
Very low	50% median	\$57,600	\$50,700
Low	50% - 80% median	\$92,100	\$81,100
Moderate	80% - 120% median	\$138,200	\$121,700

In the planning legislation cited above, two median income measures are used:

- The first is based on the ABS Greater Capital City Statistical Area boundaries, including Central Coast LGA to the north, Blue Mountains LGA to the west and Wollondilly to the south.
- The second is based on the ABS Remainder of NSW Statistical Area. However, these Guidelines use the 'whole of NSW Statistical Region' instead of the 'Rest of NSW statistical Region'. This is to take account of differences between major regional areas vs remote areas.

These median income measures are generalised and do not take account of household type – single person, couple, couple with two children, single parent with one child, etc. Before the household income limits for affordable housing can be set, they need to be equivalised.

Equivalised income is a measure of household income that takes account of the differences in a household's size and composition, thus enabling comparison of income levels between households of differing size and composition, and reflecting the requirement of a larger household to have a higher level of income to achieve the same standard of living as a smaller household. Equivalised household income eligibility limits for affordable housing are at Table 2.

In general, the household income eligibility limit for the moderate income band sets the maximum income allowable for a household to be eligible for affordable housing. However, affordable housing managers are encouraged to allocate affordable housing to households from all three income bands, and some affordable housing programs require this. To better facilitate this, income limits for all three income bands are included in Tables 2, 3 and 4.

2. Calculating household income eligibility limits by household size

To determine the household income eligibility limits by household size, take the following steps:

Step 1: Add up the number of adults (18 years old or over) in the household.

Step 2: Add up the number of children (under 18 years old) in the household.

Step 3: For each adult and child add up the income allowance using Table 2.

Table 2: Household income eligibility limits for affordable housing: 2024/25

Household members	Gross annual household income		
	Very low	Low	Moderate
Sydney			
Single adult	\$33,600	\$53,800	\$80,700
Each additional adult (18 years or over)	Add \$16,800 to the income limit	Add \$26,900 to the income limit	Add \$40,400 to the income limit
Each additional child (under 18 years)	Add \$10,100	Add \$16,100	Add \$24,200
New South Wales			
Single adult	\$30,400	\$48,600	\$72,900
Each additional adult (18 years or over)	Add \$15,200 to the income limit	Add \$24,300 to the income limit	Add \$36,500 to the income limit
Each additional child (under 18 years)	Add \$9,100	Add \$14,600	Add \$21,900

For convenience, this has already been extrapolated for you in tables 3 and 4. These tables provide a quick reference guide to maximum income levels for a range of different household sizes and combinations. Table 3 is for households in the Sydney statistical district (as defined by ABS) while Table 4 is for the rest of NSW.

Table 3: Household income eligibility limits for Sydney region: 2024/25

Household Type	Very Low	Low	Moderate
Single	\$33,600	\$53,800	\$80,700
Single + 1	\$43,700	\$69,900	\$104,900
Single + 2	\$53,800	\$86,000	\$129,100
Single + 3	\$63,900	\$102,100	\$153,300
Single + 4	\$74,000	\$118,200	\$177,500
Couple	\$50,400	\$80,700	\$121,100
Couple + 1	\$60,500	\$96,800	\$145,300
Couple + 2	\$70,600	\$112,900	\$169,500
Couple + 3	\$80,700	\$129,000	\$193,700
Couple + 4	\$90,800	\$145,100	\$217,900

Table 4: Household income eligibility limits for rest of NSW: 2023/24

Household Type	Very Low	Low	Moderate
Single	\$30,400	\$48,600	\$72,900
Single + 1	\$39,500	\$63,200	\$94,800
Single + 2	\$48,600	\$77,800	\$116,700
Single + 3	\$57,700	\$92,400	\$138,600
Single + 4	\$66,800	\$107,000	\$160,500
Couple	\$45,600	\$72,900	\$109,400
Couple + 1	\$54,700	\$87,500	\$131,300
Couple + 2	\$63,800	\$102,100	\$153,200
Couple + 3	\$72,900	\$116,700	\$175,100
Couple + 4	\$82,000	\$131,300	\$197,000

3. Ongoing eligibility - income limits for existing tenants of affordable housing

Affordable housing tenants are able to earn 25% over the maximum access income limit and still remain eligible. Table 5 shows the ongoing eligibility maximum income limits for Sydney tenants, while Table 6 shows ongoing eligibility maximum income limits for NSW.

Table 5: Ongoing eligibility income limits for Sydney affordable housing tenants: 2024/25

Household Type	Ongoing eligibility maximum income limit
Single	\$100,875
Single + 1	\$131,125
Single + 2	\$161,375
Single + 3	\$191,625
Single + 4	\$221,875
Couple	\$151,375
Couple + 1	\$181,625
Couple + 2	\$211,875
Couple + 3	\$242,125
Couple + 4	\$272,375

Table 6: Ongoing eligibility income limits for affordable housing tenants in the rest of NSW: 2024/25

Household Type	Ongoing eligibility maximum income limit
Single	\$91,125
Single + 1	\$118,500
Single + 2	\$145,875
Single + 3	\$173,250
Single + 4	\$200,625
Couple	\$136,750
Couple + 1	\$164,125
Couple + 2	\$191,500
Couple + 3	\$218,875
Couple + 4	\$246,250

4. Maximum income eligibility limits for National Rental Affordability Scheme (NRAS) properties

Where dwellings receive Government financial assistance under the National Rental Affordability Scheme, the eligibility of tenants will be determined against the set income limits applied by the Australian Government's Department of Social Services (DSS).

Household income limits are indexed annually on 1 May in accordance with the NRAS tenant income index. Eligible tenants' income must be equal to or less than the initial income limit when they become a tenant of an NRAS dwelling. The initial and ongoing maximum income limits for NRAS properties can be located on DSS' NRAS website:

<https://www.dss.gov.au/housing-support-programs-services-housing-national-rental-affordability-scheme-living-in-an-nras-property/nras-household-income-indexation>

More information about NRAS can be found on the DSS website at: <https://www.dss.gov.au/our-responsibilities/housing-support/programmes-services/national-rental-affordability-scheme>