



# Housing types and housing options



This information sheet is about types of housing, their costs and eligibility guidelines. It will help you make choices about your housing options.

You will need to think about whether you want to live alone or with other people and locations that best support your interests and lifestyle. All these factors will influence your housing choices.



## Housing choices



Housing choices include:

- deciding what type of home best suits you
- whether you want to live alone or with others
- where you want to live.

When you choose a home, you may consider:

- your interests and lifestyle
- people and places you want to be close to
- the kind of spaces you need
- your budget
- what transport options you use
- how suitable the home is to your needs
- what housing options are available when you need to move.

When we are talking about homes, we are talking about the place you want to live, the place you call home.

## Housing types

There are different types of housing. The best type for you will depend on your needs and what is important to you, including your budget and what is available at the time you need to move. If your current accommodation doesn't meet your needs it is important to explore other housing options.



**House:** A home on a block of land that usually has a front or backyard with no shared walls with neighbours.



**Duplex:** A building that has two different homes that share a wall. Each house has its own entrance, and this is sometimes called a semi-detached house.



**Apartments (flats or units):** These are self-contained homes in a building usually with more than one level. People living here will share access areas like hallways, stairs, or a lift. A studio apartment is a smaller type with the kitchen, bed and living areas in one room, and a separate bathroom.



**Townhouse:** A multi-level home that is part of a row of connected houses. Each home has its own entrance and a small private yard but shares walls with the houses next to it.



**Granny flat:** A small, separate living space on the same property as a main house. It is often used for family members or rented out to others. Granny flats often include bills like water and electricity.



**Residential parks (manufactured homes):** A manufactured home is a structure that has the character of a dwelling house, is designed to be moved from one position to another and is not permanently attached to the land. A manufactured home is not a caravan or a tent. The owner of the manufactured home must enter into a site agreement to reside in a residential park, which covers the payment of rent for the site on which the manufactured home is located and use of the onsite facilities. Residential parks can be mixed-use and include other accommodation types or purpose-built and solely for occupation by manufactured homeowners.



**Residential services:** Residential services in Queensland is a type of rooming accommodation. They are privately owned and operated and provide rooms for individuals to live in, either alone or shared with others, while commonly sharing facilities such as kitchens, bathrooms, dining rooms, and common areas. These services, which range from smaller houses to larger facilities with extensive common spaces, are required to be registered and accredited. They generally accommodate individuals with limited housing options due to social or personal circumstances and may offer additional services like meals, assistance with medication, and personal care. Being privately owned, these services may vary in cost between facilities.



**Caravan:** A caravan can be on wheels usually found in a caravan park and is often used for holidays or as cheaper housing. Caravans and homes often include costs such as water and electricity bills, as well as rent, particularly when the caravan is permanently located in a caravan park.



**Retirement villages:** Retirement villages are premises where a community of seniors live in independent living units or serviced apartments and share common facilities and amenities. They cater for retirees and older members of the community who can live independently. In some villages, personal care and support services can be purchased for a fee. A contract to reside is required which includes costs for contributions to the use and upkeep of the onsite facilities.

## Thinking about your housing options

To understand your housing options, you should think about the way that you live in your home, what you need to support your interests and lifestyle and what you need to do to live there.

Even though there are different housing options, these are sometimes difficult to access and may take some time to become available. You may need to apply for the housing that you choose, and there can be other people applying at the same time.

It is important to think through all your options, ask questions and get the right advice and information to make the best choice for your situation. Sometimes your housing needs might change over time and a different option might be better for you in the future.



## Renting



### What is it?

- You can rent through a real estate agency or direct with a private owner. You will need to sign a tenancy agreement. The agreement tells you and the agent or owner about the legal rights and responsibilities when renting – and you will have certain responsibilities as a tenant.
- They can be different types of housing including apartments, townhouses, or a house.



### Who is it for?

People who want to live independently, either alone or with others.

### What are the benefits?

- You have a lot of choice about where you live and who you live with.
- It can be readily available.



### Things to consider

- You might need to ask for changes to the home (like a ramp or grab rails) if it is not accessible for you.
- It can be expensive depending on the demand in the area you choose.
- Long term security can vary.
- Cheaper accommodation might include houses in less desirable locations, such as along a main road, in areas with limited transport options, or properties that may be in poorer condition.
- There may be financial help available to rent a rental property. Please refer to Information Sheet 2.



### How to find a rental

There are different ways to look for a rental:

- real estate websites such as [www.realestate.com.au](http://www.realestate.com.au) or [www.domain.com.au](http://www.domain.com.au)
- private listing websites such as [www.owner.com.au](http://www.owner.com.au) have rentals listed without a real estate agent
- community boards on Facebook and Facebook Marketplace or Gumtree often have private rentals listed, however you should exercise caution using these sites to make sure listings are legitimate
- RentConnect is a government service you can access through Housing Service Centres. It is a good idea to call first and make an appointment time. To find the nearest location and contact phone numbers go to [www.qld.gov.au/housing/public-community-housing/housing-service-centre](http://www.qld.gov.au/housing/public-community-housing/housing-service-centre).



## Social housing

Social housing is made up of two forms of housing which includes public housing and community housing. This housing is for eligible people in the highest need of housing assistance because they find it hard to access and afford other housing.

There are lots of people who need social housing and when a vacancy becomes available, it is offered to people who have the highest level of need. The information you provide in your application will show your level of need.

It is important to know that there is one application process for both types of social housing in Queensland.



### What is it?

- Social housing are homes rented to people who need affordable housing through the government or a community housing provider organisation.
- These properties can be owned by the government (public housing), a community housing provider (community housing) or sometimes leased from the rental market.
- They can be different types of housing including apartments, duplexes, townhouses, or a house.



### Who is it for?

Social housing is for eligible people in the highest need of housing who find it hard to access or afford to rent a home.



### How much will it cost?

Rent is calculated at a percentage of your household income.



### What are the benefits?

- Rent will usually cost less than renting in the private sector.
- Once you get a social housing home you can stay as long as you continue to be eligible and have a need for social housing.



### Things to consider

- There is often a long wait for social housing because many people need it.
- You can ask for a specific type of housing and locations to suit your needs.
- The department or community housing provider offers you a specific property. This is different in the rental market or shared living where you get to decide from the housing options available.
- You need to tell your tenancy manager (department or community housing provider) if there are changes to your household income or household circumstances.



### **Who can apply for social housing?**

To be eligible for social housing you need to have a low income, which makes it hard to afford a rental home. You will also need to:

- live in Queensland
- be an Australian citizen or have permanent Australian residency if you have moved from overseas
- not own or part-own any type of property in Australia or overseas
- meet the assets limit for your household type. Assets are the things you own or money in the bank
- have a reason that your current housing situation is not good for your wellbeing. This might include things like if it is overcrowded or it might not be safe
- have income from either work or Centrelink and not be earning over a certain amount each year
- be able to show proof that you can pay rent
- have proof of your identity, like a driver's licence, proof of age card or a birth certificate, and a Medicare card
- further details are available at [www.qld.gov.au/housing/public-community-housing/check-your-eligibility](http://www.qld.gov.au/housing/public-community-housing/check-your-eligibility).



### **How to apply for social housing**

- You will need to provide all the information needed for eligibility as part of making an application. Further details are available at [www.qld.gov.au/housing/public-community-housing](http://www.qld.gov.au/housing/public-community-housing).
- You can also call or go to a Housing Service Centre to talk in person to get help with an application. It is a good idea to call first and make an appointment time. To find the nearest location and contact phone numbers go to [www.qld.gov.au/housing-service-centres](http://www.qld.gov.au/housing-service-centres).
- You might want to have a family member, friend, or other supporter to help you with the application. If you have a formal decision maker, they may be able to help you.
- You will also need to choose suburbs and the housing type that you would like to live in.
- If your application is approved, your details and level of housing need are placed on a social housing register. If a home becomes available that closely matches the housing needs in your application and you are assessed to have the highest level of need, you will receive a housing offer.
- It is important to make sure your contact details are kept up to date if you change address or phone number. If this needs to be updated or something else changes about your current housing situation or housing needs, contact your nearest Housing Service Centre.



## Home ownership



### What is it?

People can buy their own home, and this is called home ownership.

### Who is it for?

People of legal age with a deposit to buy the home and regular income coming in.



### What are the benefits?

- You can change and adjust your home to suit your needs.
- Owning a home means you can live there as long as you like.
- Homes may increase in value, so you might make money if you sell your home later.



### Things to consider

- It is expensive to buy a house.
- You will have regular bills such as rates, insurance, and maintenance/repair costs.
- Your home loan payments will change as interest rates go up and down.



### How to find a property to buy

There are different ways to look for a home to buy:

- real estate websites such as [www.realestate.com.au](http://www.realestate.com.au) or [www.domain.com.au](http://www.domain.com.au)
- websites such as [www.owner.com.au](http://www.owner.com.au) have homes listed for sale without a real estate agent
- visit local real estates.



## Specialist Disability Accommodation (SDA)

### What is it?

- Specialist Disability Accommodation (SDA) is funded by National Disability Insurance Agency (NDIA) through the National Disability Insurance Scheme (NDIS).
- If you are a participant of the NDIS and think you are eligible for SDA, talk to your NDIS support coordinator.
- If you have approved SDA as part of your NDIS plan, you will be eligible for one of the four design categories below:
  - improved liveability
  - robust
  - fully accessible
  - high physical support.
- Your support coordinator will be able to help you find a suitable house. Current SDA vacancies are advertised for NDIS participants on the SDA Finder at [www.ndis.gov.au/participants/home-and-living/specialist-disability-accommodation-explained/sda-finder](http://www.ndis.gov.au/participants/home-and-living/specialist-disability-accommodation-explained/sda-finder).
- SDA dwellings have accessible features to help participants live more independently and allow other supports to be delivered better or more safely.

### Who is it for?

People who need more accessible housing because of their disability and require special design features in their home.

### Things to consider

- Only a small number of people are eligible for SDA. This is because most people can live in general housing even if they need some modifications or assistive technology to do so.
- You must apply for, and be approved for, SDA through the NDIS. Find out more at: [ourguidelines.ndis.gov.au/supports-you-can-access-menu/home-and-living-supports/specialist-disability-accommodation/how-do-you-get-specialist-disability-accommodation-your-plan](http://ourguidelines.ndis.gov.au/supports-you-can-access-menu/home-and-living-supports/specialist-disability-accommodation/how-do-you-get-specialist-disability-accommodation-your-plan).
- No other providers outside of the NDIA can determine whether you are eligible for or will be approved for SDA.
- You do not have to live with someone you have not chosen to live with.
- The SDA provider or your NDIS support provider should not choose who you live with, without involving you in this decision.
- In some cases, the NDIA can provide adjustments to your SDA funding if you want to share your SDA home with people who are not SDA eligible.





## Shared living



### What is it?

- Shared living means living with other people in the same home. It could be with friends, family members or other people you have chosen to live with.
- You share common areas like:
  - the kitchen
  - living room
  - bathroom.



### Who is it for?

People who want to live with others and may like the idea of sharing support, rent or bills such as electricity.

### What are the benefits?

- It can be more affordable as the costs are shared.
- You can share support with your housemates if you all have similar needs.
- It is often more readily available than other housing options.
- Shared living can come fully furnished.



### Things to consider

- You need to get along with your housemates and agree on how to share the space such as cleaning, cooking and expenses.
- Sometimes you may need to compromise on privacy or how things are done in the house.
- There can be rules in private rental and social housing tenancy agreements that prevent sharing options. If you want to share your private rental or social home, contact your tenancy manager/landlord to check if that is ok.



### How to find a shared living rental

There are different ways to look for a shared living rental:

- community boards on Facebook and Facebook Marketplace or Gumtree often have private rentals listed
- private listing websites such as [www.flatmates.com.au](http://www.flatmates.com.au), [www.roommates.com.au](http://www.roommates.com.au) or [www.roomster.com](http://www.roomster.com) have shared living options
- real estate websites such as [www.realestate.com.au](http://www.realestate.com.au) or [www.domain.com.au](http://www.domain.com.au).



## Emergency and temporary accommodation

- The Queensland Government funds Specialist Homelessness Services to provide accommodation and support services, including emergency and temporary supported accommodation.
- If you are experiencing homelessness, are at risk of homelessness or family and domestic violence, you can call the Homeless Hotline for free 24/7 on: [1800 474 753](tel:1800474753) or DV Connect Womensline on: [1800 811 811](tel:1800811811).
- For further information, including if you are in need of housing help after a disaster, please refer to emergency and temporary housing at [www.qld.gov.au/housing/emergency-temporary-housing](http://www.qld.gov.au/housing/emergency-temporary-housing).
- Ask Izzy is a national website that connects people in need with housing, a meal, money help, family violence support, counselling and much more.
- Ask Izzy is free and anonymous, with thousands of services listed across Australia and can be accessed online at [www.askizzy.org.au](http://www.askizzy.org.au).