BUNJUM ABORIGINAL CORPORATION
ABN 99 527 548 145

BUNJUM SOCIAL HOUSING POLICY
Version 6, updated 16/10/25 To Be Endorsed

CONTENTS

Important Facts
- Bunjum provide Community Housing in line with the available housing stock available
- Housing to be provided in line with property rental market and taking into account the circumstances of tenants

1. Vision Statement
Bunjum Aboriginal **Corporation** is committed to developing the provision of long-term subsidised rental housing opportunities upon availability for

members of the local ATSI Community who are in need of securing and affordable rental accommodation.

2. **Board Commitment**

Bunjum Aboriginal Corporation (Bunjum) and its subsidiary company Bunjum Aboriginal Early Childhood & Family Service Pty Ltd and Bunjum Social Housing Pty Ltd are committed to creating a respectful workplace that upholds a high level of moral and ethical conduct and deals with breaches appropriately.

3. **Role of the Board**

The Board is responsible to members for developing and operating a successful business under our Corporation umbrella and operates the principles set out in our Charter. Our Board is responsible for evaluating and setting the strategic direction for our Organisation, establishing goals for management and monitoring the achievement of those goals. Our General Manager is responsible to the Board for the day-to-day management of our Organisation

4. **Legal and Regulatory Reference**

Bunjum follows any Corporations law that applies under the Corporations (Aboriginal and Torres Strait Islander) Act 2006 No. 124, 2006 Compilation No. 26 -14 October 2024 and the Corporations Act 2001 No. 50, 2001 Compilation No. 1439 July 2025 for the separate companies operated within the Group.

5. **Date of approval and Version Number**

This Policy was updated for Board Approval in October 2025 Version 6.The General Manager and/or nominated person is responsible for ensuring that the policy is reviewed as required.

5.1.Definitions

Bunjum	**Bunjum Corporation & its subsidiaries, Bunjum Social Housing Pty Ltd; Bunjum Aboriginal Early Childhood & Family Services Pty Ltd.**
Bunjum Board	**Board of Directors Bunjum Aboriginal Corporation**
Employees	**All employees casual, part-time & full-time**
CATSI	**Corporations (Aboriginal & Torres Strait Islander) Act 2006 (No,124, 2006)**
ASIC	**Australian Securities & Investments Commission Act 2001**
Fair Work	**Fair Work Act 2009 & Fair Work Regulations**
SAFEWORK	**Work Health & Safety Act 2011 No.10 15/8/2025**
Tenancy	**Residential Tenancies Act 2010 No,42 Version 15/8/25**
Charity Regulator	**Charities Act 2013 (No. 100, 201) Regulatory Commission (ACNC) National Regulator established 2012**

6. Purpose of Policy

Provide a structure that allows for the professional management of the housing assets that Bunjum owns and manages. This will allow the allocation of properties in line with community needs and circumstances to cover long term housing needs.

7. Connected Policies

The following Policies also link in with this Policy:

Asset Management Policy	Fraud & Corruption Policy
Complaints and Appeal Policy	HR Policy
Confidentiality Policy & Code of Conduct	Related Parties Policy
Corporate Governance Policy	Risk Management Policy
Disaster Recovery Policy	WH&S Policy
Finance Policy	

8. Housing Wait List

The Bunjum Housing Wait list is open to all ATSI Members who have cultural links and living within our local Community and who are over the age of 18 years.

Housing Applicants are to complete a Bunjum Housing Application Form which will include the name, date, current address, and current housing situation of the applicant and their family household composition size and provide Rental Histories.

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Applicants will receive a letter of acknowledgement of their application.

New wait list applicants are to be endorsed at the next Board meeting following the completion of the application form prior to Bunjum formally adding the applicant to the Bunjum Housing Wait List Register.

Applicants will receive a letter confirming that they have been accepted or declined onto the Bunjum Housing Wait List.

The Housing Wait list is to be regularly updated and additional details of changed circumstances added as appropriate. Bunjum may contact all wait-list applicants at any time for the purpose of ensuring that all information provided is current.

Bunjum Applicants are responsible for notifying Bunjum of any changes of housing circumstances, and/or changes to contact details, such as change of contact address for mail or change of mobile phone number.

Bunjum may remove applicants from the wait list if the wait list applicant has not been able to be contacted for 2 months and their whereabouts are unknown to the Board of Directors.

9. Allocation of Housing – selection of tenant

The allocation of housing will occur as new rental properties become available which includes a vacancy that may occur in an existing rental property if the tenant vacates.

The allocation of housing must evolve from the approved Housing Wait List and the selection of the tenant is to be determined by the Board of Directors at a Board Meeting.

The allocation of housing is to be assessed by the Board in an equitable manner based on the following criteria:

- The date of application or length of time on the waiting list
- The household size and number of bedrooms
- That the applicant fulfils the eligibility criteria
- Housing Applicants must have prior Rental Reference outlining their ability to pay market value rent where applicable

Bunjum requires Tenants to sign an annual Tenancy Lease Agreement every 12 months. The selected applicant will be contacted in writing and made a formal offer of the available property. (For HACP properties, the formal offer will not be made until written advice is received from the AHO confirming the eligibility of the selected applicant.) The selected applicant will be requested to view the property

If the selected applicant refuses the property

- their reasons are to be provided in writing and will be considered by the Organisation
- the Board will determine whether the reasons are valid and acceptable and a decision made whereby the applicant remains on the housing wait list.
- The Organisation will advise the applicant in writing of the decision.

If the selected applicant accepts the property, they will be requested to make an appointment with the Property Manager/ or Real Estate Agent who will discuss the following with the successful applicant:

- The date the tenancy is to start
- The weekly rent payable
- The total amount including rent in advance and bond (if applicable), to be paid on the day of signing the lease
- The complaints procedure and how this works
- The process for seeking repairs to the property

The Property Manager will then take any other action required to commence the tenancy.

10. Eligibility Criteria

For an applicant to be eligible to be placed on the waiting list, they must provide proof of Aboriginality and be prepared to discuss their income levels and expected CRA rental assistance allocations.

The local market will be used to set the property rent.
Tenants should consider the Commonwealth Rent Assistance (CRA) which is a payment made to people renting privately to help them meet the rental costs. Aboriginal community housing is not public housing and tenants can claim CRA. The eligibility for CRA is where tenants must pay rent above the lower threshold rates set by the Centrelink Australian Government Department of Human Services CRA may be payable to the following;

- Pensioners
- People without dependent children receiving an income support payment who are: partnered, aged 25 or over or, single and under 25 years who are living permanently or indefinitely apart from parents or guardians or
- ABSTUDY recipients
- Some Family Tax Benefit (FTB) customers (refer to the full details issued by the Department for information)
- There are a number of family types each with a lower and higher threshold CRA payment. Refer to details from Centrelink for actual amount involved *See Addendum 1 (a*)

It is a requirement of a Leaseholder/Tenant to ensure that the allocated amount from the CRA to assist them with weekly rent assistance is made

How rental will be reviewed

- Provider sets property rent for each property as per bedrooms is each property
- Provider will calculate household rent to be paid by the tenant based on the household composition
- Tenants to consider the CRA payment they may be entitled to in working out the net weekly rental
- There is a property rental review each 12 months in line with associated property costings (providing homes are in a good standard and amenity).

Household income is the total gross income (i.e. before tax) of all household members 18 years and over including:

- Wages
- Pensions and allowances
- Interest on investments.

Where an applicant or household member has a documented disability that requires expenditure in excess of $55.00 per week, that amount can be deducted from the gross household income prior to the income test being applied. Applicants will need to provide information on the type of disability (whether it is short term or long term) and its impact on the housing need of the applicant household.

Applicants are considered ineligible for social housing under the following circumstances:

- the combined weekly income is above the amount allowed for the size of the household
- Are or were (until recently) current property owners or part owners unless they were forced to sell due to financial hardship.
- have sufficient assets to be able to solve their own housing need
- already a tenant with another Aboriginal or mainstream social housing organisation, including the Homes NSW or AHO and are suitably housed
- unable to provide a Certificate of Aboriginality
- Failure to provide relevant information as requested by the organisation or the AHO.

Waiting list and selected (prioritised) applications

- Applicant information will be routinely updated every six months and information will be checked to make sure details are current.
- A letter will be sent to the applicant to request new information and to confirm if housing is still required. If a reply is not received within two month, the application will be inactive and removed from the waiting list.
- Applicants can only be readmitted to the waiting list after they recontact and provide the requested information.
- If applicants have returned their information and can confirm they have remained eligible, they will be put back on the waiting list with the original date of their application.
- The waiting list will be updated and applications prioritised when vacancies occur or if an opportunity arises for the organisation to acquire more houses.
- The waiting list will be prioritised as part of the process of tenant selection at Board Meetings that are held to select a tenant/s for vacant dwellings.

All information to hand by housing applicants on the wait list will be taken into account as part of the process of prioritising the wait list (For all HACP properties, the minutes of the meeting and all information relating to the prioritised applicant will be forwarded to the Regional AHO office if requested.)

Current applications will be prioritised on the following basis

- The date of the application or length of time on the waiting list

- The household size (number of persons to be housed) will be matched to the correct bedroom category
- Where applicable a Rental Reference

11. Rental Amounts

Bunjum rents are determined by the number of bedrooms.

Bunjum reserves the right to periodically nominally increase rental amounts by an actual amount which can be determined by the Board of Directors at a normal monthly meeting and applied by providing tenants with notice as required by the Residential Tenancies Act 2010 (NSW).

Current rentals are set in line with the local market. The amounts set are retained by the General Manager and advised to tenants once approved by the Board of Directors.

Income eligibility – increases to household income. Bunjum is able to request updated household income records from existing tenants as required. If a tenant has gained permanent employment, and/or, for any other reason their income exceeds the eligibility limits for subsidised housing, Bunjum reserves the right to increase weekly rental pro-rata to a maximum of deemed applicable by the Board at a monthly meeting.

In such circumstance as per above, due notice of rental increase will be as per the Residential Tenancies Act 2010 (NSW). Should a tenant paying the higher rental become un-employed and/or the household weekly income reduce to align with eligibility limits as per eligibility, the weekly rental will immediately revert to rent as per current details above

12. Tenancy Management

Bunjum Housing tenancy management will be conducted by Bunjum Property Managers. The Board of Directors reserve the right to change to an alternative Property Manager via resolution at a normal Board Meeting.

The Property Manager will manage the properties as per the Residential Tenancies Act 2010 (NSW) No.42 updated August 2025. Tenancy management practices will comply with any amendments that may occur to the Residential Tenancies Act 2010.

The Property Manager will:

- Arrange for successful applicants to enter into a formal tenancy agreement using a standard residential tenancy agreement (including the complete property condition report) at the time of commencing the tenancy.
- A copy of the Tenancy Agreement will be placed on file with the Property manager and Bunjum.
- When the tenant's property condition report is returned it will be checked and if necessary maintenance work organised.
- The property condition report is also to be placed on the tenancy file.

- Two weeks rent in advance is payable at the time of signing the lease and refer to the bond amount below were applicable. At the time of signing the Tenancy Agreement a copy of *The Renting Guide* will be given to the tenant.

The following will be explained to the new tenant:

- The Tenancy Agreement and the terms and conditions
- The rights and responsibilities of the landlord and tenant
- The process for rental arrears recovery
- The process for requesting repairs and maintenance and
- The complaints and appeals process.

Bond**.**

- The Bond will be the amount of two weeks rental and is payable prior to the tenant moving into their allocated house.

Access to Property. For the Property Manager/organisation/other to gain access to the property:

- The tenant is be given seven (7) days notice in writing for the organisation to carry out a general inspection of the property
- The tenant is to be given at least two (2) days notice for the organisation to carry out necessary repairs (not improvement or renovation). Where possible, the Tenant should be notified and/or present for all inspections/repairs.

Under extenuating circumstances, Bunjum may be able to gain access to the property without the tenant being notified:

- if there is a good reason to believe that the property has been abandoned
- in an emergency
- if the Tribunal orders that access be allowed
- if Bunjum has received complaints about social issues regarding the tenant or tenancy and has been unable to contact the tenant to request access
- if a tenant continually refuses to allow access for compliance ie checking fire alarms

Unless the tenant agrees, there is to be no access on Sundays, Public Holidays or outside the hours of 8:00 AM to 8:00 PM.

13. Mutual exchange (swapping houses between tenants)

In special circumstances that may arise, such as two existing tenants agreeing to swap houses, or, an existing tenant wishing to apply for a vacant house with additional bedrooms, Bunjum Directors may agree to a mutual exchange of housing between tenants, or, the allocation of a larger house (more bedrooms) to an existing tenant who is living in an over-crowded situation due to additional children; or, a smaller house (less bedrooms) if the household size decreases.

Any application for house exchange must be upon written application by the tenant/s involved and written approval must be provided by the Bunjum for any such house transfer. Tenants who wish to request a swap need to follow the conditions listed below:

- All requests must be in writing
- Both tenants' rents are up to date
- Any tenant damage needs to be fixed by the responsible tenant
- The premises are to be in reasonably similar condition.
- The Property Manager is to sight all repairs to both premises before the mutual exchange (swap) is to take place
- Both tenants must agree to pay the set rental amount for the property they transfer to
- The tenancy will not commence until a new Residential Tenancy Agreement which includes a Property Condition Report has been completed.

Transfer (Rehousing)

- Bunjum may also consider a request from a tenant asking to be transferred from an existing rental property to a new housing stock that may become available.
- All requests for rehousing or transfer must be in writing
- The Board of Directors will assess the request, if tenant is up to date with rent and no outstanding invoices for water/repair & maintenance.
- Rehousing will be considered where the current tenant is under-occupying and wishes to move to smaller accommodation
- Rehousing will be considered where it can be demonstrated there is overcrowding

- Rehousing will be considered where it can be demonstrated that the house or location is adversely affecting the health of the tenant or household member
- Documentation to support the application will be required, such as specialists or doctor's reports, Apprehended Violence Order (AVO) or written letter of support from a doctor, counsellor, refuge or service acting on behalf of either female or male tenants
- Depending on the circumstances, if no suitable property is available, a rehousing application may be considered when prioritising for new or vacant properties

Rehousing will be considered by Bunjum if the over-crowding has been caused by family numbers increasing within the immediate family unit, and that the tenant household income remains within the eligibility criteria for the number of adults and children in that household, and that Centrelink/other income proof for all household members is provided.

Rehousing will not be considered if the over-crowding has been caused by the tenant directly inviting other parties (other than the immediate family unit) to reside in the house and in particular if this has breached the agreed number of persons approved to live in the dwelling as per noted on the Lease Agreement.

The applicant will be advised in writing of the outcome and the reason for the decision will be provided. The tenancy will not commence until a new Eligibility Check has been conducted and a new Residential Tenancy Agreement which includes a Property Condition Report has been completed.

Succession of tenancy

There are two types of Successions of Tenancy ie Household Member Application or Non-household Member Application.

- A household member is an applicant who has been a member of a household for the preceding 12 months.

- A non-household member is an applicant who is a recent or new member of the household or has returned after a lengthy absence.

If the Succession of Tenancy is the result of the death of tenant, any rental credit will be refunded to the estate and if there are any arrears these will be written off.

If the Succession of Tenancy is the result of a family break-up, any rental credit will be refunded to the last known forwarding address. If there are any arrears, they will be followed up but if the tenant is unable to be located after 12 months, the debt will be written off. If however, they return, the debt will be reinstated.

- All requests for succession of tenancy must be in writing
- The Board of Directors will assess the request at a normal meeting and make a decision as to the request for succession
- The applicant will be advised in writing of the outcome and the reason for the decision
- The applicant for Succession of Tenancy must meet the eligibility criteria
- No overcrowding is to occur as a result of Succession of Tenancy
- If applicants for succession of tenancy have any outstanding debts, they must undertake to repay the debt
- Endorsement of an application by a non-household member will be considered at a normal Board Meeting

- An application for Succession of Tenancy by a non-member of the household will only be considered where there is no suitable adult member of the household.
- The tenancy will not commence until a new Residential Tenancy Agreement which includes a Property Condition Report has been completed.

14. Absence & Abandonment from Premises

Absences

Tenants will need to inform the organisation in writing if they are going to be away from the premises for more than six weeks at a time and the reason for the absence i.e. illness requiring medical treatment, holidays etc. This will ensure that Bunjum does not think that the premises are abandoned and initiate action in the Residential Tenancies Tribunal unnecessarily. Absences up to 12 weeks may be approved. The tenant remains responsible for payment of rent during the period while they are away

Acceptable absences include:

- caring for sick or frail family members,
- hospitalisation,
- institutional care,
- nursing home or rehabilitation,
- escaping domestic violence,
- harassment or threats of violence,
- holiday,
- employment or training.
- Repeated absences due to holidays will not be approved & absences of more than 12 months in total over a 5 year period will not be approved.
- Tenants are not permitted to sub-let the property

Abandonment

- Indicators of abandonment are:

  (a) Inactivity of the rent account or non-payment of rent for a period of more than 6 weeks and no response to a series of attempts to contact the tenant

  (b) The premises appear to be abandoned i.e. there is no or very little furniture left in the premises, uncollected mail, overgrown grounds, electricity and water disconnected.

  - If it is believed that the premises are abandoned, action in the Residential Tenancies Tribunal will be initiated to terminate the tenancy and obtain immediate vacant possession. In addition, a compliance order will be sought for any outstanding debts and repairs to the property that are not reasonable wear and tear.

- Documentation will be collected to substantiate any action in the Residential Tenancies Tribunal such as photos, rent account, tenancy agreement etc.
- Debt recovery action will then be initiated.

15. Rental Arrears Management

The Property Manager is to monitor rental arrears on a weekly basis to identify overdue accounts and report to the General Manager.

When a rent account is identified in arrears, contact will be made with the tenant either by phone or mail to discuss arrears and to negotiate repayment. This discussion will be held by the Agent and the General Manager, and any outcomes and agreement are to be in writing and signed by all parties.

When a rent account reaches 21 days (3 weeks) in arrears, a notice of advice will be issued, and every attempt to contact the tenant will be made, to organise an arrangement to repay the arrears. Bunjum is to be advised of this action by agents.

Ongoing attempts to maintain communication with the tenant are to be made, including phone calls, written and personal contact. These will be documented and placed on the tenant's file.

If the tenant makes contact to discuss their arrears, Bunjum is to enter into a suitable repayment arrangement and should encourage the tenant to continue to pay their normal rent when it falls due. (If the tenant is agreeable, Bunjum can provide contact details of Budget Counselling Services etc.)

A letter is to be sent to the tenant to confirm the arrears repayment and monitoring arrangements.

If the tenant breaks the arrangements or does not respond to attempts to contact them, Bunjum may apply to the NSW Civil and Administrative Tribunal (NCAT) which covers privacy matters. NCAT can hear and decide tenancy and social housing disputes between landlords and tenants in NSW

A compliance order will be sought to direct the tenant to repay the arrears and to continue to pay rent when it falls due.

The tenant is to be advised that the account will be carefully monitored. The tenant will be further encouraged to use direct debit facilities such as direct payroll deduction if they are Employed, or Direct Debit, or Centrepay from Centrelink.

If the tenant utilises a direct debit deduction and in any week directs their Employer and/or Centrelink to not deduct rent from that week's payroll and/or Centrelink payment, and if this weekly payment of rent is as agreed in a Compliance Order, the tenant will go into breach, and the compliance order will be considered broken. If the tenant otherwise breaks the compliance order, an application is to be made to the Residential Tenancies Tribunal for a termination of the tenancy.

A Warrant of Possession (eviction order) will then be sought from the Residential Tenancies Tribunal if the tenant continues to refuse to pay rent when it falls due, repay the arrears and fails to maintain repayment agreement and compliance orders.

If eviction action is carried out to completion, the account will be finalised in accord with the Recovery of Debt Policy and a compliance order to pay the debt obtained from the Residential Tenancies Tribunal.

Recovery of debt
Costs associated with vacating a property such as rental arrears and tenant damage will be recovered from the tenant wherever possible.

To determine the extent of the vacated account the organisation will:

- close the rental account when the tenant vacates the property
- reconcile the account using the date the tenant left to make sure there are no amounts outstanding for repairs etc.
- make a property inspection to check the condition of the property
- raise any necessary repairs and add to tenants account if not considered normal "wear and tear"
- issue a letter requesting repayment of debt to the tenant, care of any known next of kin
- issue a letter requesting repayment of debt to the last known address
- Amounts of less than $50.00 will automatically be written-off.
- After a period of 12 months the debt will be written off and documentation placed on the tenancy file.
- If the former tenant re-applies for housing, the written-off debt will be reinstated and the tenant must agree to an arrears repayment plan to be put into writing and signed by the tenant and the organisation prior to commencing any new tenancy.

16. Repairs and Maintenance & tenant damage

Repairs and Maintenance will be prioritised and completed in accordance with the Residential Tenancies Act 2010 (NSW) No.42.

The organisation will carry out repairs and maintenance in accord with the Asset Management Plan which will be developed to ensure houses are maintained in good condition. Under the Residential Tenancies Act 2010, tenants are able to have reasonable repairs and maintenance done.

Annual budgets for Planned or Cyclical Maintenance and Responsive or day to day maintenance will be established.

In accordance with the Residential Tenancies Act 2010 (NSW), urgent repairs will be organised as soon as reasonably possible after notification by the tenant to the Property Manager. Under the provision of the Residential Tenancies Act 2010 (NSW), tenants can be paid for urgent repairs that have been specifically paid for by themselves up to $1000. Receipts will need to be provided and confirmation obtained that the work was completed.

- The tenant is to be given at least 7 days notice if necessary normal repairs are to be carried out.
- The organisation is to ensure that tenants are to contact the Property Manager regarding urgent or other repairs.
- Tenants are responsible to arrange for repairs and are required to pay direct to the repairer for any damage caused by themselves, other household members or any visitors they allow on their property
- Severe breaches of the Tenancy Agreement in relation to property damage will proceed to the Residential Tenancies Tribunal for a compliance order and to recover repair costs.
- Bunjum is able to conduct house inspections on a six monthly basis to assess repair and maintenance needs
- The tenants will be given at least 7 days notice in writing before a home visit is made.

17. Appeal & Complaints

Housing applicants and existing tenants have the right to make a complaint if they wish to express dissatisfaction regarding the waiting list, non-selection or removal from the waiting list, being allocated a property which the applicant does not want to accept, rental amounts, being refused housing, issues relating to repairs and maintenance, other tenants, or other issues governed by the Residential Tenancies Act 2010 (NSW), ex nuisance and annoyance, use of premises etc.

This policy excludes complaints and appeals by applicants and tenants relating to:

- Disputes and grievances of staff or management
- Complaints by a tenant about another tenant (or someone else outside Bunjum)
- Complaints about Bunjum and its tenants by people who are not service users (eg neighbours, funding body, real estate agents)

Complaints and Appeals will be dealt with in the following way

- Tenants and applicants will be advised of the appeals and complaints process either at the time of applying for housing or when they sign the tenancy agreement and or at times when the procedures may be changed by Bunjum.
- Any complaint or appeal by an applicant or tenant will be dealt with fairly, promptly, in confidence and without retribution.

- All complaints and appeals can be in writing, verbal and anonymous and should be directed to the Bunjum Property Manager in line with the complaints policy of Bunjum
- Under no circumstances, are applicants or tenants to directly approach any Bunjum staff person or Director regarding any complaint to do with Bunjum Housing.
- The Property Manager is to notify the Bunjum General Manager of any complaint and provide the organisation with copies of any written complaints which will be filed in a Complaints Register.
- If the complaint is deemed to be of a readily resolvable nature, the General Manager is able to make any procedural decision required or take any appropriate action deemed necessary to handle the complaint and advise the Chairperson accordingly.
- If the complaint is deemed to be of a more complex nature, the Board is to be advised and a meeting held to discuss the issue.
- All complaints will be handled in a fair and reasonable manner, and proper processes will be followed.
- The appellant or complainant will also be informed of the external bodies within the state such as the Aboriginal Housing Office, Tenants Advice and Advocacy Service and Residential Tribunal to whom complaints can be taken up further if required. If the complain is anonymous then the complainant will not be able to be contacted

- All information pertaining to the complaint and appeal will be maintained on file.

- For unresolved complaints relating to tenancy management including eviction, rent management, repairs and maintenance, asset management and all other issues governed by the Residential Tenancies Act 2010 (NSW), tenants can seek a hearing through the NSW Administrative Tribunal (NCAT) processes.

18. Notifiable Events & Incidents for Community Housing

Under the Community Housing Providers (Adoption of National Law) Act 2012 registered providers and state providers of community housing must notify the Registrar if certain events or incidents occur that could damage, the community housing sector's reputation and or which may affect an organisation's ability to meet their conditions of registration. Notifiable events are set out in ***Addendum 1(b)*** attached.

Within 24 hours of a notifiable insurance event occurring:

- contact is to be first made with the DCJ Housing Contact Centre (HCC) by telephone on 1800 422 322 as an immediate priority (Note: the HCC will then notify relevant executive, management and on-call staff across DCJ/LAHC of the incident) Subsequent notification to LAHC via the LAHC mailbox LAHC-CHP Enquiries@facs.nsw.gov.au. should be made for any incident, that Bunjum Management is aware has ready been submitted by emergency services.

19. Tenancy Participation & Ending a tenancy

Bunjum will encourage tenant participation at tenant meetings or workshops that may be arranged and held on occasion for the purpose of discussing tenancies generally, and any other issues that may arise that affects tenancies such as complaints and social issues, rental arrears, maintenance, or clarification of housing policy etc

A tenancy agreement will be terminated through the Residential Tenancies Tribunal due to ongoing breaches of the tenancy agreement by the tenant. A compliance order for any rental arrears will be obtained in addition to any damage for which the tenant is liable.

- A tenant can terminate a tenancy agreement in writing in accordance with the tenancy agreement.
- The tenancy agreement is terminated on the death of the tenant (see succession of tenancy).
- The tenant is responsible for returning all keys. If the keys are not returned the tenant will be charged for the cost of changing external door locks.
- A final inspection will be completed and any tenant damage documented and a compliance order sought in the Residential Tenancies Tribunal.
- If necessary, debt recovery action will also be initiated.
- All paper-work relating to ending the tenancy will be placed on the tenant's file.

20. Insurance

Bunjum will ensure that all properties are adequately insured to the replacement value, and that all insurance policies remain current

21. Pets

Tenants must apply to Bunjum for permission to keep a pet but refusual will only occur as per specific reasons outlined in the Residential Tenancies Act. Bunjum will respond to the requires within 21 days regarding refusal. Otherwise the request will be automatically approved. .

22. Risk of non-compliance

Bunjum has regulatory, operational and reputational risks to consider for this policy.

- **Regulatory risk** relates around the formal corporation laws, OH&S requirements that apply under which Bunjum operates and includes possible legal action against directors and executive staff for non-compliance. Bunjum is required to comply with the provisions of the Residential Tenancies Act 2010 and any tribunal determination.

- **Operational risk** covers the formal business operations and how this applies to the various policies and operational procedures for the programs that Bunjum operate. This is vital for workplace site assessment risks being conducted and maintained regularly as does the return to work provisions

- **Reputational risk** covers the potential loss of community faith in the programs operated by Bunjum and the ongoing loss of actual program funding and therefore loss of services to the Aboriginal community in this area. This may cause future financial problems and risk the financial viability of the organisation.

- **Legal and Regulatory**
  Bunjum is required to follow the Corporations laws that apply to all Corporations (NSW Registered) and the Corporations Act for the associated companies and also follow the WorkSafe NSW provisions.

Bunjum is required to comply with the provisions of the Residential Tenancies Act 2010 and any tribunal determination.

23. Monitoring Procedures

It is mandatory for Bunjum to maintain records of all applications, rental receipt records from the agents, repairs and maintenance records, waiting list information and copies of all tenant files, copies of all correspondence with agents, tenants, AHO providers, insurers and key partners. Income assessment schedules also need to be maintained with supporting information.

Maintain the records for seven years.

24. Training

Training on policy and procedures will be provided on approval of this policy and then as per the timetable outlined.

Item	When due for training
What is the Housing policy Bunjum's obligation, Tenants' obligations, Who does what? Insurance obligations	Annually for all items listed

APPENDUM 1(a)
Eligibility for CRA Payment System as per Centrelink 2025

------ CRA expected payments for eligible tenants. Following below are 2 tables setting out an example of how the CRA payment system works.

Table 1 - Rates when paid with income support payments and ABSTUDY

Family type	**Your fortnightly rent is more than**	**To get the maximum payment your fortnightly rent is at least**	**The maximum fortnightly payment is**
Single	152.00	439.20	215.40
Single share	152.00	343,47	145.60
Couple combined	241.20	516.87	203..00
One of couple separated by illness, partner in respite care or prison	152.00	439.20	215.80
one of a couple separated due to illness, partner in respite care or prison, or temporarily separated	152.00	422.67	203.00

Table 2: Rates when paid with Family Tax Benefit. If you have dependent children, you'll usually get Rent Assistance with Family Tax Benefit Part A

Family type	**Your fortnightly rent is more than**	**To get the maximum payment your fortnightly rent is at least**	**The maximum fortnightly payment is**
Single with 1 or 2 children	199.50	537.00	253.12
single, with 3 or more children	199.50	580.86	286.02
a couple, with 1 or 2 children	294.78	632.48	253,12
a couple, with 3 or more children	294.98	676,34	256.02
one of a couple separated due to illness, partner in respite care or prison, or temporarily separated, with 1 or 2 children, partner in respite care or prison	199.50	537.00	253.12
one of a couple separated due to illness, partner in respite care or prison, or temporarily separated, with 3 or more children	199.50	580.86	286.02

APPENDUM 1(b) – BUNJUM SOCIAL HOUSING POLICY VERSION 6 - OCT 2025

NOTIFIABLE REQUIREMENTS UNDER THE NATIONAL REGULATORY SYSTEM FOR COMMUNITY HOUSING (NRSCH) October 2025

Guidelines:

Bunjum Social Housing will notify its Primary Registrar (Registrar of Community Housing NSW) in a timely manner.

A reportable incident refers to any serious event that compromises the quality of resident or asset services, the good governance or viability of Bunjum Social Housing, and which may raise public concern about standards of probity.

The following events are considered examples of events that Bunjum Social Housing may report to the Primary Registrar:

- significant unplanned turnover and/or loss of senior staff or Board members
- significant operational restructure, corporate mergers, de-mergers, or restructure
- plans to change corporate entity type
- new affiliations with other entities or significant changes to existing affiliations
- significant system failures, for example, unrecoverable data loss
- legal action against Bunjum Social Housing associated with potential financial and/or reputational costs
- changes to Bunjum Social Housing’s constitution affecting the wind-up clause that was in place and deemed eligible under the National Law when Bunjum Social Housing’s registration was determined
- the non-routine investigation of Bunjum Social Housing by external agencies (such as a funding body, law enforcement bodies or integrity agencies)
- a breach or potential breach of bank covenants
- any significant breach by a contractor of tenant privacy or Bunjum’s Social Housing Code of Conduct
- any event that has resulted in serious injury or death
- any adverse media coverage, or potential adverse media coverage, about Bunjum Social Housing, its tenants, or properties.