



The Lismore Housing Grant program will provide grants of \$15,000 to eligible landowners to stimulate the construction of new affordable housing opportunities.

A total of 80 grants are available on a 'first-come-first-serve' basis until such time as the pool of available funds (\$1.2 million) is fully committed.

What are the categories?

There are six (6) categories available for the housing grants.

- 1.** Existing landowners who build any of the following housing types on their land within the Lismore LGA, that is in addition to an existing dwelling.
 - A secondary dwelling
 - A small dual occupancy with a maximum of two bedrooms and <115m² of floor space
 - A tiny home (non-moveable)
 - A manufactured home
 - The relocation of an existing dwelling from a flood affected lot
- 2.** First home buyers who purchases vacant land to build any new home, or relocate a flood affected dwelling within the Lismore LGA.
- 3.** An owner / occupier of a flood affected house in Lismore who wants to relocate their existing house to another site within the Lismore LGA (provided they do not own any other residential property).
- 4.** A homeowner who has accepted a buyback offer from the NRRC and wants to build a new house on another site within the Lismore LGA (provided they do not own any other residential property).
- 5.** Any registered Community Housing Provider (CHP) or Indigenous Community Housing Organisation (ICHO) who build new housing within the Lismore LGA, (excluding the projects on Council-owned land at Bristol Circuit and Cynthia Wilson Drive).
- 6.** Any developer of new multi-dwelling housing, residential flat building or co-living housing within the Lismore LGA that agrees to enter into a Voluntary Planning Agreement (VPA) with Council to have the housing managed by a CHP for a minimum of 15 years as affordable rental housing.

What are the eligibility criteria?

For Category 1, landowners must either:

- provide evidence that they are within the 'low' to 'moderate' income definition. That is that the household income is not more than 120% of the gross median income for NSW (outside of the Sydney Metropolitan area). The maximum annual income therefore could not exceed \$95,400 for a couple or \$63,600 for an individual (NSW Affordable Housing Ministerial Guidelines (NSW AHMG) 2022/23). Council will accept as evidence a copy of a tax return from the most recent financial year, or copies of tax returns for three consecutive years (including the most recent) showing the average income over that period meets the income threshold, OR ALTERNATIVELY
- agree to a condition that the housing be used for rental accommodation for a minimum of 5 years, with rent capped at a maximum of 30% of the tenant's gross household income or a maximum of 80% of market rental. An annual rental income statement will be required to be provide to Council.

Note: Should the NSW AHMG 2022/2023 be superseded, the most current version of the NSW AHMG at the time of lodging the grant application will be utilised. Update (June 2025) – the maximum annual income as per the NSW AHMG 2023/2024 is \$109,400 for a couple or \$72,900 for an individual.

For Category 2, the applicant must supply evidence that they are eligible for either the NSW First Home Buyers Assistance Scheme or NSW First Home Owner's Grant. (Note: If these State Government grant programs are discontinued, Council will require other evidence that the applicant has not previously owned residential property).



For Categories 3 or 4, the applicant must demonstrate they have accepted an offer of a buyback from the Northern Rivers Reconstruction Corporation / NSW Reconstruction Authority and that they do not own any other residential property. A statutory declaration will be required and Council may also undertake checks with the NSW Valuer General's office.

For Category 5, eligible CHPs and ICHOs are defined as follows:

- A registered Community Housing Provider (CHP) is a Community Housing Provider that is appropriately registered with the Registrar of Community Housing (NSW) or the National Regulatory System for Community Housing.
- An Indigenous Community Housing Organisation (ICHO) is any Aboriginal or Torres Strait Islander organisation that owns or is responsible for managing community housing.

For Category 6, only housing that meets the definitions in the Standard Instrument LEP for multi-dwelling housing, residential flat building or co-living housing and is the subject of the VPA to have that housing managed by a CHP for a minimum of 15 years is eligible for the grant.

Note: Grants for housing in categories 5 and 6 will be for \$15,000 per unit of housing to be utilised as affordable rental housing. The grant money is in addition to the development contributions discount provided by Council's Affordable and Diverse Housing Incentives Policy.

How do I apply?

An application form is available on Council's website. An administration fee applies.

The application form can only be considered once a Development Application (DA), Complying Development Certificate (CDC) or Section 68 application – whichever is applicable for the type of housing to be built – has been lodged on the NSW Planning Portal.

How and when will I be notified if I am successful in my application?

Upon receipt of an application for the housing grant, Council will assess it against the relevant criteria. If further information or evidence is required, Council will contact you directly.

You will then receive a letter within 30 days confirming if you have been accepted (or not) for the grant program.

When will I receive the money?

Grant monies will be paid upon completion of construction of the new housing and the issue of an Occupation Certificate.

It will be a requirement of the grant that construction of the housing commences within two years of approval to build.

How will I know if the grants are still available?

A housing grant dashboard will be created on Council's website showing the total pool of money that is available (\$1.2 million), how many applications have been received, how many have been accepted and the amount that remains uncommitted and available.

Commencement

The Lismore Housing Grant program opens on July 1, 2023.

Any DA, CDC or Section 68 application that has been lodged on the NSW Planning Portal but not determined on that date will be eligible to apply. Any application for new housing that has already been determined on that date will not be considered.