

# Access to affordable housing

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## 1. Policy

NCCH is committed to increasing the supply of affordable housing in the area it serves and will manage that housing in accordance with NSW Government affordable housing guidelines.

National Rental Affordability Scheme (NRAS) funded tenancies will be managed in accordance with these general affordable housing guidelines. Where NRAS funding and operational criteria differ, NRAS criteria will take precedence for NRAS funded tenancies.

### Aims

NCCH's Affordable Housing Programs aim to:

- Create access to affordable housing for households who are ineligible for or are unlikely to be allocated social housing in the short –term
- Support households with income growth potential and/or prospective home ownership in the medium term
- Provide another choice of housing for social housing applicants and tenants

Our affordable housing seeks to provide:

- Affordability through a discount to local market rents, taking into account household income and capacity to pay
- Workforce incentives by the adoption of a rent-setting model that does not act as disincentive for households to improve their economic circumstances
- Well located housing that meets a range of household needs and be delivered in accordance with community housing service standards
- Our clients with clear and full information about our affordable housing program that enables them to make informed choices
- A social mix within individual affordable housing projects and across the program, principally through the allocation of housing to households of varying 'household income bands'

## Coverage

These policies and procedures are relevant to all NCCH's affordable housing programs:

- Affordable Housing Program NSW (AHP)
- National Rental Affordability Assistance Scheme (NRAS)
- Social Housing Subsidy Program (SHSP)

## Relevant agreements and criteria

- [NSW Affordable Housing Guidelines](#) (Housing NSW, Family and Community Services), July 2013
- [NRAS Policy Guidelines](#) (Department of Social Services, 2014)
- SHSP Agreement Part 1 and Part 2 (NCCH & the NSW State Government)

## 2. Eligibility criteria

### 2.1 General eligibility

To be eligible for the NCCH Affordable Housing Program, the client must:

- Be a citizen or have permanent residency in Australia
- Be a resident of NSW
- Establish their identity
- Be able to sustain a successful tenancy
- Where applicable, make repayments of any former debts to a community housing provider in NSW
- Be a least 18 years of age
- Be in housing need and unable to resolve this need in the medium to long term without assistance
- Not have assets or property which could reasonably be expected to solve their housing situation.

### 2.2 Income eligibility

Affordable housing will target households whose assessable incomes fall within very low, low and moderate income bands as nationally agreed by Governments.

The current income eligibility limits for each affordable housing program are included in [Section 7](#)

The current income eligibility limits by household size as set out in this document will be updated as each Program requirements change. This will generally be on an annual basis, as these limits are reviewed to reflect consumer price index (CPI) adjustments to social security pensions and benefits or movements in average weekly earnings as applicable.

### 2.3 Applications

An application for housing provided under the NCCH affordable housing programs must be made by the client directly to NCCH using the prescribed application form.

Applicants must provide the required verification of the income of all household members. See [Household Income Evidentiary Requirements \(Affordable Housing\)](#), which sets out these requirements. Applicants who do not provide sufficient documentation are ineligible for housing assistance.

Affordable housing clients are not required to apply through Housing Pathways prior to making application to NCCH.

Clients must prove eligibility for the program upon application

## 2.4 Ongoing eligibility

NRAS and AHP tenants must continue to meet the eligibility criteria for affordable housing, which is reviewed on an annual basis.

## 3. Application management

### 3.1 Documentation requirements

The following are the documentation requirements for applications made for the NCCH affordable housing programs

Table : Application requirements for affordable housing applicants		
NRAS	AHP	SHSP
A/H application form Part A (one per household)	A/H application form Part A (one per household)	A/H application form Part A (one per household)
A/H application form Part B (one per household member aged 18 or older) *	A/H application form Part B (one per household member aged 18 or older) *	A/H application form Part B (one per household member aged 18 or older) *
Proof of identity for all residents older than 18, that meets Housing Pathways standards	Proof of identity for all residents older than 18, that meets Housing Pathways standards	Proof of identity for all residents older than 18, that meets Housing Pathways standards
Verification of all sources of income for the head tenant for past 12 month period	Verification of all sources of income for the head tenant for past 3 month period	Verification of all sources of income for the head tenant for the next 2 week period
Verification of all sources of income for all other residents aged 18 or older	Verification of all sources of income for all other residents aged 18 or older	Verification of all sources of income for all other residents aged 18 or older
NRAS Tenant Consent Form		

#### Notes:

- Part B of the Affordable Housing application form is completed by the household head and also by all household residents who are older than 18 years of age.
- The second page of the Part B application form is the [Resident Income Questionnaire \(RIQ\)](#). Each resident who is required to complete Part B, is also required to complete a statement identifying all sources of income received in the past 12 months. The standard NCCH RIQ form provides the client (and staff) with the income verification requirements for each source of income received.

Unlike social housing application requirements, the eligibility for NRAS and AHP tenants is not subject to current income received, but all income received for:

- The past 3 month period, for AHP applicants
- The past 12 month period, for NRAS applicants.

This is why all residents, in addition to independently verifying all sources of current income, must also provide NCCH with bank statements covering the required period. The period required for the bank statements must not end with a date with is more than 14 days prior to lodgement of the application.

## 4. Housing allocations

These policies and procedures for the allocation of dwellings to clients are consistent with the overall program and services aims of the NCCH affordable housing programs and the related funding and program requirements.

For each affordable housing vacancy, NCCH will select a shortlist of suitable applicants from:

- Those applications received as part of the vacancy advertising process; and
- The affordable housing waiting list (a full eligibility review will be conducted prior to any offer being extended to a client).

The preferred applicant will be selected, giving consideration to a range of factors:

- The income band of the client will ensure there is a continued income and social mix within the affordable housing project and across the affordable Housing program;
- There is a matching of the available housing to the needs of the client, including the client's household size meeting the agreed NCCH Occupancy Guidelines;
- The client demonstrates they have a need for affordable housing, they would be unlikely to be allocated priority housing in the short-term and the vacant dwelling satisfies that need;
- The household has income growth potential and/or home ownership prospects in the medium term;
- The household has a connection to the local area or has demonstrated a need to live in the area for employment, training or schooling.
- In order to ensure financial viability of the NCCH affordable housing programs, revenue from operations must be sufficient to build a surplus – to offset contingent risks and to support investment in additional affordable housing supply. This means that at least in the short term, allocations of affordable housing supply to higher income households may exceed those for lower income households. Over time, as resources permit the relative allocation of housing in a project or portfolio may need to be adjusted to achieve a balance across the three target income bands.

Each allocation made under the affordable housing program will be documented in accordance with NCCH allocation standards

Clients seeking affordable housing are eligible for one (1) valid offer of housing.

## 5. Tenancy establishment

### Standard residential tenancies agreement

Tenants will sign a residential tenancies agreement with NCCH and the lease agreement, accompanying documentation and tenancy commencement procedures will be provided in accordance with current NCCH standards (refer to NCCH's [Tenancy Establishment Procedures](#)) and under the requirements of the Residential Tenancies Act 2010.

Each tenant will be provided with a fixed-term lease of 12 months.

### Additional information at sign-up

Additional information, including additional agreement terms where necessary, will be provided that reflect the aims and objective of the NCCH Affordable Housing program. In particular:

- Tenants will be provided with a copy of the NCCH factsheet "Affordable Housing"
- The rent-setting model used for the tenancy will be outlined;
- Each agreement will include additional terms that reflect that each tenancy is subject to an annual household eligibility review; and
- Each tenant will be provided with a copy of the procedures in relation to the annual eligibility review and the grounds for the potential termination of tenancies under sections 145 and 146 of the Residential Tenancies Act 2010 ([Rent and Eligibility Review Procedures \(Affordable Housing\)](#)).

### Rental bonds

Affordable housing tenants must pay the full rental bond, (equivalent to 4 weeks of the assessed rent, rounded down to the closest \$25).

In cases of financial hardship, affordable housing tenants can be allowed to repay the bond over a maximum of 4 payments. The first instalment must be paid before or at the time of tenancy sign-up.

## 6. Rent setting

The rent-setting policies of NCCH for each affordable housing project will ensure affordable outcomes for eligible households.

### SHSP tenancies

Generally, rents of SHSP tenants are regularly reassessed in accordance with social housing rental review procedures and timelines. However, rental subsidy assessments are completed in accordance with the SHSP guidelines.

There is no annual eligibility reviews for SHSP tenants.

### AHP & NRAS tenants:

- Are exempt from the bi-annual Fixed Rent Review process;
- A review of household income will be conducted at least three (3) months prior to the expiration of each tenant's fixed term agreement;
- Where a tenant remains eligible for affordable housing, action commences to renew the agreement for a further 12 month period

- Where a tenant is no longer eligible (or has not supplied the relevant documentation to complete the assessment), the tenancy may be terminated under Program Guidelines,

Refer to [Rent and Eligibility Review Procedures \(Affordable Housing\)](#) for further information concerning annual rent and eligibility reviews for NRAS and AHP tenants.

## 7. Current income eligibility limits for affordable housing programs

**Table 1: NRAS eligibility rates**

Last updated: 15/06/2015		
Household	Initial	Review
One adult	\$47,904	\$59,880
Two adults	\$66,228	\$82,785
Three adults	\$84,552	\$105,690
Four adults	\$102,786	\$128,595
Sole parent (one child)	\$66,274	\$82,843
Sole parent (two children)	\$82,163	\$102,704
Sole parent (three children)	\$98,052	\$122,565
Couple with one child	\$82,117	\$102,647
Couple with two children	\$98,006	\$122,508
Couple with three children	\$113,895	\$142,369

**Table 2: AHP eligibility rates**

Last updated: 15/06/2015	
Household	Initial
One adult	\$50,000
Two adults	\$75,000
Three adults	\$100,000
Couple	\$75,000
Sole parent (one child)	\$65,000
Sole parent (two children)	\$80,000
Sole parent (three children)	\$95,000
Couple with one child	\$90,000
Couple with two children	\$105,000
Couple with three children	\$120,000

**Table 3: SHSP eligibility & assessment rates**

Last updated 11/08/2014	
Limit	Rate (%)
Very Low: \$22,970.00	25
Low: \$39,987.00	27
Moderate: \$54,191.00	30
More than \$54,191.00	Ineligible

## Document information

Title	Access to affordable housing
Section	Housing & Communities
National Regulatory Code Evidence Guideline	Performance Outcome 1: Tenant and Housing Services
National Community Housing Standard	Standard 1.1 Access to housing
Last review	27/06/2015
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