

Tenant eligibility reviews

National Rental Affordability Scheme (NRAS)

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1. Coverage

This section covers the rent-setting and income eligibility review process for tenants of the following NCCH programs:

- National Rental Affordability Scheme (NRAS)

For information relating to access to and eligibility for affordable housing assistance, including NRAS, see [Access to affordable housing procedures](#)

For information relating to annual eligibility reviews for the Affordable Housing Program (AHP) tenants, see [AHP tenant eligibility review procedures](#)

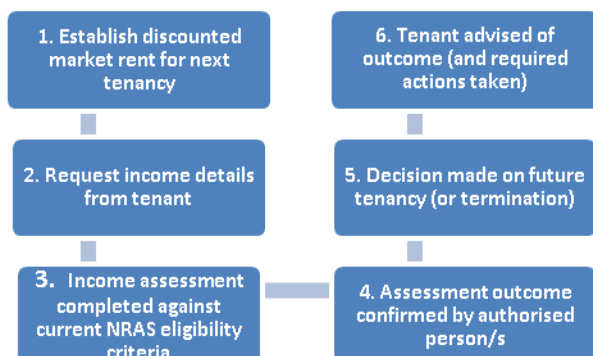
2. Annual eligibility reviews

NCCH conducts an annual eligibility review for all NRAS tenancies. As part of this review, each household will be required to demonstrate to NCCH that they continue to meet the income eligibility guidelines for the relevant program.

It is expected that these annual eligibility reviews are completed within the ninth month of each annual fixed-term tenancy.

Unlike the social housing income reviews (or AHP reviews), continued eligibility will be based on the total income received by each household in the preceding 12 month period.

2.1 Overview of process



2.2 Process timelines

Procedural timelines	
(By) Week of current agreement	Completed actions by this time
Week 35:	• New discounted market rent determined
Week 36:	• Tenant sent notice of review and information requested
Week 38:	• Information returned by tenant (and followed up, if required)
Week 40:	• Assessment completed and eligibility determined
Week 41:	• Tenant notified of outcome
	• If ineligible, termination notice issued under section 84 of the Act
Week 50:	• If eligible, new agreement signed
Week 52:	• If ineligible, tenant has vacated tenancy or NCAT action immediately commenced

NCCH acknowledges the importance of meeting these deadlines. Failure to do so may hinder the right of NCCH to claim the NRAS subsidies that are available through this program.

2.3 Rent Setting

Prior to initiating the annual eligibility review, a new market rent is set for the property.

The rent for the dwelling will be set by NCCH in accordance with the NRAS Policy Guidelines.

3. Notification to Tenants

3.1 Written notification

NRAS tenants are sent an advice letter, attaching:

- a [Household Income Questionnaire \(HIQ\)](#)
- a [Declaration of Wages](#) certificate
- A copy of [the Household Income Evidence Requirements \(Affordable Housing\)](#) sheet
- A copy of the [NRAS Tenant Consent Form](#)

The HIQ must be completed by the tenant including any income received by each income-earning resident currently residing in the property. Proof of income documents must be provided, as outlined in the requirements.

The HIQ, the Wages Certificate (if applicable) and all required verification documents must be returned by the tenant within 14 days.

NCCH will check that the signatures on the HIQ match the existing signature/s on the residential tenancies agreement and/or other signed documents.

3.2 Further documentation required

NRAS Policy requires that tenants supply the information requested on them.

If further documentation is required, NCCH will immediately contact the tenant to seek provision and confirm request in writing. The tenant is given no longer than seven (7) days to return the required documentation.

If the required information is not returned by the specified date:

- (and the tenant was eligible for NRAS at the previous review):
 - A letter will be sent advising the tenant that they have been assessed as ineligible for NRAS housing.
 - The tenant must sign a new agreement with NCCH
- (and was ineligible for NRAS at the previous annual review):
 - A letter will be sent advising the tenant that they have been assessed as ineligible for NRAS housing.
 - A Termination Notice is attached, issued under section 84 of the Act (end of fixed term agreement) with the termination date to align with the end date of the current fixed term agreement.

4. Eligibility assessments

4.1 Eligibility policy

The eligibility of the tenant will be assessed against the relevant criteria and the current income eligibility limits as defined by the NRAS Policy Guidelines. In relation to ongoing eligibility, important elements of the NRAS Policy Guidelines are:

- Gross household income cannot exceed the relevant limits, as set by the NRAS Guidelines (these limits are indexed in accordance with NRAS tenant income index on 1 May each year);
- The tenant must supply the information requested or the tenant will be declined assistance;
- NCCH must hold appropriate documentary evidence of ongoing tenant eligibility. Whilst the Guidelines do not outline the evidence required, it states that NRAS participants (i.e. NCCH) are "required to obtain sufficient evidence to satisfy themselves that particular tenants are eligible for the purposes of the Scheme";
- Property and tenancy managers should be satisfied that they have taken reasonable steps to determine accurately the household income;
- Where an annual review indicates that a tenant's income for the preceding eligibility year exceeds the eligibility limit, the tenant will be given an adjustment period of 12 months. If their income exceeds the income limit at the end of the adjustment period, their eligibility for NRAS ceases;
- An "adult" is defined as anyone over the age of 18 years, or a person under the age of 18 years living independently outside of the family home;
- There is no citizenship test in determining NRAS eligibility (except in Queensland);
- There can only be one household residing in an NRAS approved dwelling;

- Random audits of the eligibility assessments made by property and tenancy managers will be undertaken by Government.
- If a tenant is found to be ineligible, the NRAS incentive (i.e. payments made by Government to NCCH) will not be payable for the period in which the tenant was ineligible

NCCH has determined that NRAS eligibility assessments should be completed within 14 days of the receipt of all required documents

NCCH will calculate the combined gross income for all residents as provided and assess eligibility against the current eligibility criteria for each household type.

4.2 Changes in households

Resident Has Moved in to Tenancy

If a tenant reports that an income-earning person is a resident of the household (and this has been previously unknown to NCCH), the tenant should complete the Additional Resident form.

The household income will not be reviewed until the time of the next annual eligibility assessment.

Resident Has Moved From Tenancy

If a tenant reports that an income-earning resident of the household has vacated, evidence must be produced by the tenant. Documentation should be provided by the tenant confirming the resident's new address, such as a Centrelink statement, utility bills or rent receipts.

The remaining household members must provide the usual documentation required for an eligibility review.

Tenant advises of household changes during review period

In situations where a tenant advises of household changes during the eligibility review period, follow the above evidence requirements for new residents or for residents leaving the tenancy.

Continuing NRAS eligibility is to be assessed on the income of the most likely household composition at the time a new agreement is (potentially) offered.

5. Tenant is eligible for a further agreement

If the tenant is eligible for a further tenancy with NCCH, the tenant will be advised in writing and arrangements will be made for a further fixed-term residential tenancies agreement to be signed by the tenant.

The tenant is required to sign the new agreement, prior to the expiration of the current agreement.

If an eligible tenant has been given a new agreement but has not attended the office to sign the new agreement:

- the tenant is immediately issued with a Termination Notice. The termination date to align with the end date of the current fixed term agreement (provided that at least 30 days notice, plus postage time, is provided).

6. Tenant is ineligible

6.1 First year

If the tenant is determined to be ineligible under the NRAS criteria (and it is either the first annual review of the household income or the tenant was determined to be eligible under the NRAS criteria upon the previous annual review), the tenant is given an "adjustment period" of 12 months. That is, a further fixed-term residential tenancies agreement of 12 months is offered to the tenant

The tenant is required to sign the new agreement, prior to the expiration of the current agreement. It is critical that NCCH do not allow the current fixed term agreement to expire, without either:

- the tenant signing a new agreement with NCCH; or
- NCCH having issued a Notice of Termination (under section 84 of the Act).

If an eligible tenant has been given a new agreement but has not attended the office to sign the new agreement:

- the tenant is immediately issued with a Termination Notice. The termination date to align with the end date of the current fixed term agreement (provided that at least 30 days notice, plus postage time, is provided).

6.2 Second consecutive year

If the tenant is ineligible for a further NRAS tenancy, because they have failed to meet the ongoing eligibility criteria for two consecutive years, the tenant is ineligible for a further agreement with NCCH.

No agreement extensions can be approved by NCCH.

In such matters:

- A letter is sent to the tenant, providing information about the household income assessed by NCCH as compared to the current NRAS eligibility limits; and
- A Termination Notice issued under section 84 of the Act (TERM02).

7. Documentation requirements

All documentation should be retained on the tenant's file including:

- Letter of notification of income review
- Completed and signed RIQ
- All verification of income documents
- Any further documentation, e.g. requests for further documentation, evidence of residents having left accommodation ,termination notices, etc.
- The original of the Income Review Calculator, signed and date by the reviewer, HCGM and CFO.
- Letter of notification of income review outcome to tenant

INFORMATION	
Title	NRAS tenant eligibility reviews
Section	Housing Services
National Regulatory Code Evidence Guideline	Performance Outcome 1: Tenant and Housing Services
National Community Housing Standard	Standard 1.4 Ending tenancies
Last review	29 June 2015
Next review	29 June 2017
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