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## Our housing programs

NCCH provides some of the dwellings under its affordable housing programs. Through these programs, we aim to provide access to affordable housing for households who are ineligible for or are unlikely to be allocated social housing (i.e. public and community housing).

All programs are aimed at addressing the chronic undersupply of affordable rental housing on the NSW north coast. The properties are generally located in areas of high demand and, in particular, where private rents are unaffordable for many households. However, the availability of all our affordable housing properties are limited in most areas (see [Table 1](#) for more details).

Through these programs we also aim to provide affordable housing for “key workers”. That is, those members of our community providing essential services, yet unable to afford rental properties in areas which are assessable to their employment.

There are three (2) different programs available:

- **Affordable Housing Program (AHP);** and
- **National Rental Affordability Scheme (NRAS)**

There is a different eligibility criteria for these programs. The other major differences between the programs are:

- The method we use to set the rents; and
- Some programs require tenants to demonstrate their ongoing eligibility to remain in the property in the longer term.

[Table 1](#) in this factsheet provides a quick guide to how the programs differ, particularly in relation to initial eligibility.

## Common eligibility criteria

To be eligible for any of our general housing programs, a client must:

- Be a citizen or have permanent residency in Australia
- Be a resident in 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.

## The application process

Anyone interested in being considered for one of these programs must complete the standard NCCH [Affordable Housing application form](#).

All clients must also establish their identity and provide proof of all sources of their household income. The completed application form and the additional documentation allows NCCH to determine eligibility for any (or all) of the programs.

All eligible clients are then added to the waiting list for their preferred housing programs and areas.

If we believe that any clients will also be eligible for social housing, it is expected that the client will then also lodge an application for admittance to the NSW Housing Register. This ensures that eligible clients will benefit from all housing options available to them.

It is a requirement that all eligible general housing clients also maintain their NSW Housing Register entry for as long as they remain eligible to do so.

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## Tweed Branch

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## Grafton Branch

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### Selection of tenants

As a vacancy occurs in any of our general housing program properties, NCCH will review our waiting lists and select the preferred candidate.

Candidates are not necessarily selected according to the date they have applied. The circumstances of each eligible applicant from the waiting list are reviewed and a range of factors are considered. This includes:

- The income of the client will ensure there is a continued income and social mix within each of the general housing programs;
- The client has a high need for affordable housing and the available housing best matches 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.

### Reviewable tenancies

Each new AHP and NRAS tenant signs a standard residential tenancies agreement (lease) with NCCH. The term of that lease will be for twelve (12) months.

Table 2: National Rental Affordability Scheme (NRAS) Annual Income Eligibility Limits for 2016-17	
Initial eligibility limit	\$48,527 for the first adult (or \$51,041 if the first adult is a sole parent) plus: <ul style="list-style-type: none"> <li>• \$18,564 for each additional adult</li> <li>• \$16,096 for each additional child</li> </ul>
Annual eligibility limit	Initial eligibility limit plus 25%

Table 1: General housing programs comparison		
	Affordable Housing Program (AHP)	National Rental Affordability Scheme (NRAS)
Initial income test	Yes	Yes
Rent setting	Discounted market rent	Discounted market rent
Reviewable tenancies	Yes, eligibility reviewed according to "income eligibility limit plus 25%".	Yes, eligibility reviewed according to "income eligibility limit plus 25%". Where a tenant does not meet the criteria for 2 consecutive years, they are no longer eligible for the NRAS program.
Available areas	Ballina; Goonellabah	Tweed Heads Goonellabah
Available property sizes	2br	1br; 2br Tweed Heads (1 & 2br) Goonellabah (2br only)

Each AHP & NRAS tenancy is subject to an ongoing income eligibility review (see Table 2 and 3).

- **Both AHP and NRAS** tenants must continue to be within 25% of the income eligibility limit. An NRAS tenant who does not meet the criteria for two consecutive years is no longer eligible for the Program.
- To ensure this, NCCHC conduct an annual eligibility review. We do these not less than 3 months before the end of each tenant's agreement.
- Where a tenant is still eligible, a new lease is signed with the tenant for a further 12 months.

Table 3: Affordable Housing Program (AHP) Annual Income Eligibility Limits for 2016-17	
Initial eligibility limit	\$52,900 for a single adult plus: <ul style="list-style-type: none"> <li>• \$26,500 for each additional adult</li> <li>• \$15,950 for each child (under the age of 18)</li> </ul>
Annual eligibility limit	Initial eligibility limit plus 25%

Where the tenant is no longer eligible, the lease will not be renewed. At this time, NCCH will begin discussions with the tenant about the household's transition to alternative housing.

Generally, tenants will need to locate their own alternative housing, either in the private rental market or through home ownership. NCCH will provide assistance wherever it is possible to do so.

### Appealing decisions

Tenants of affordable housing programs have the right to appeal all decisions in relation to their tenancies with NCCH, including ongoing eligibility.

