



CHC AFFORDABLE HOUSING

ABN 46 081 354 752

POLICY TMP 012 INCOME BASED HOUSING POLICY (including Specialist Disability Accommodation)

Version	Date Reviewed	Comments
1.0	25/7/17	Megan Ward, GM Operations
2.0	15/2/18	Megan Ward, GM Operations
3.0	01/9/19	Megan Ward, GM Operations

1. AUTHORISING AUTHORITY

- 1.1 The Board has delegated authority to the Chief Executive Officer (CEO) for approval of all operational policies, including this policy.
- 1.2 The General Manager Operations is responsible for administering this policy.

2. PURPOSE / BACKGROUND

- 2.1. The policy articulates the management, application, eligibility and allocation process for CHC Affordable Housing (CHC).
- 2.2. CHC provides housing for people on low to moderate incomes, who ideally earn at least some of their income from regular paid employment.
- 2.3 CHC promotes and respects the human rights and fundamental freedoms of all persons with a disability and provides a service to tenants in line with the principles of the NSW Disability Inclusion Act 2014, Disability ACT and the United Nations Convention on the Rights of Persons with Disabilities (CRPD). CHC supports the objectives of the NDIS Quality and Safeguards Commission and promotes the NDIS principles of choice and control.
- 2.4 CHC aims to:
 - Provide access to affordable housing for Canberrans who may be in housing stress and are not eligible for public housing due to income they receive.
 - Support our tenants that have the potential for income growth through the tenant lifecycle into home ownership.
 - Provide another choice of housing for persons requiring a rental property.

3. RESPONSIBILITY

- 3.1. General Manager Operations

4. POLICY DETAIL

- 4.1. CHC will provide affordable housing within the provision and in accordance with the following legislation:
 - Residential Tenancy Act, ACT 1997
 - Affordable Housing Action Plan

5. ELIGIBILITY REQUIREMENTS

A client (this term includes new applicant, or client re-applying for ongoing eligibility) is eligible for CHC's *Income Based Rent housing program* if the client satisfies each of the following criteria:

1. If applicable is on the ACT social housing register
2. At least one applicant is in Australia lawfully;
3. Each of the applicants is at least 18 years of age;

4. None of the applicants have any interest in residential real property (domestic or foreign);
5. Meets the income requirements for the housing program;
6. Meets the ongoing information requirements for the housing program; and,
7. The combined value of assets of the applicants is not more than the asset eligibility limit.

6. INCOME

- 6.1. In order to ensure the financial viability of CHC's affordable housing programs, the minimum income limit will be those as provided by NRAS and the Department of Housing. These amounts will be reviewed annually.
- 6.2. CHC will assess each applicant's financial situation using the CRA optimisation calculator. Tenants will generally pay 25% of their income and 100% of Commonwealth Rental Assistance.

7. OWNERSHIP OF ASSETS

- 7.1. Applicants or household members must not own assets that could help them resolve their housing needs such as substantial savings, property, shares or investments.

8. OTHER CONSIDERED CRITERIA

- 8.1. Applicants may be asked to demonstrate a connection to community ie employment, supports, schooling.
- 8.2. SDA applicants may be offered an opportunity to trial the offered accommodation if stated when advertised on *Housing Hub* or documented in the SDA agreement.

9. ASSESSMENT OF APPLICATIONS

- 9.1. An expression of interest/mailling list process is managed via CHC's client relationship management (CRM) software system. All applications will undergo a thorough assessment for housing and ranked against the evidence provided by the applicant to determine eligibility and priority

10. ALLOCATIONS TO VACANT PROPERTIES

- 10.1. Allocations are made in accordance with CHC guidelines for each program and will be informed by the following factors:
 - Financial viability and ability to maintain rental payments
 - Allocations are on a priority basis as per CHC internal process
 - Matching the property to the needs of the applicant
 - Applicants' connection to the local area
 - Connection to other support providers
 - Nomination and suitability to the property (SDA)

11. HOUSING OFFERS

- 11.1. CHC will make all attempts to make housing offers to eligible applicants that will meet their housing need and locational preference. The decision regarding allocation is based on information provided by the applicant. Upon receiving an offer for housing, applicants will have 24 hours to either accept or decline the offer after viewing the property (excluding SDA, this a negotiated process). CHC and the applicant will then agree on a lease/occupancy start date in accordance with CHC's key performance indicators.

12. TENANCY / OCCUPANCY AGREEMENTS

- 12.1. Tenants will be required to enter into a standard Residential Tenancy Agreement or Occupancy Agreement depending on the housing program. The agreement will be for a fixed term of 6 months unless different terms are negotiated with the General Manager Operations.
- 12.2. Tenants moving into specialist disability accommodation after any offered trial period will enter into an SDA agreement

13. RENT PAYMENTS

- 13.1. Tenants are required to pay their rent fortnightly in advance. CHC offers the following methods of rent and non-rent payments:
- Payway card
 - Centrepay deduction
 - Eftpos facility within CHC's office
 - Bank cheques

14. BONDS

- 14.1. All tenants of CHC are required to pay four weeks' market rent as bond at the commencement of the agreement. Applicants may apply for a bond assistance loan managed by Housing ACT if they are experiencing financial difficulty. If an approved tenant is declined for a bond assistance loan it will be at the General Manager Operations discretion if a suitable payment plan may be entered into.

15. ADDITIONAL HOUSEHOLD MEMBERS

- 15.1. Tenants as part of the agreement, must request permission in writing if they wish for an additional occupant to move into the property. CHC will then conduct an assessment of the person's income/ household size. Approval of former tenants of CHC with an outstanding debt will be at the General Manager Operations discretion.

16. MARKET RENT REVIEW

- 16.1. A review of the market rent for each property will be conducted at least annually by an external valuer or the General Manager Operations in accordance with CHC's

internal policy. Tenants will be notified of any change to the market rent and the rebated amount payable prior to any lease renewal as per legislative requirements.

17. ENDING A TENANCY

- 17.1. Agreements may be terminated by CHC
- If the tenant is in breach of the tenancy agreement
 - The tenant no longer meets the current eligibility criteria for the property
 - The property is required for redevelopment purposes

Tenants may give notice to vacate the property as the legislative notice periods outlined within the Residential Tenancy ACT 1997.

Break Lease charges

Tenants may choose to vacate the property prior the end of fix term agreement date. Tenants who exercise the option to leave during their fixed term lease period will be charged a break lease fee being three (3) weeks of the rebated rent currently payable for the property. Tenants who are offered a property by Housing ACT will be required to provide one (1) weeks notice upon providing evidence of the offer.

18. APPEALS AND COMPLAINTS

- 18.1. Affordable housing applicants or tenants may lodge an appeal or make a complaint as outlined in CHC's Appeals Policy or Complaints Policy.

19. FURTHER ACTIONS

- 19.1. This policy is to be read in conjunction with relevant CHC Working Instructions.
- 19.2. It should be noted that, CHC in no way provides financial advice to any persons or organisations. Tenants are urged to seek independent financial and legal advice, as they deem necessary.
- 19.3. Upon request, this document will be provided in the language, mode of communication and terms that the tenant/participant is most likely to understand.

20. REVIEW

- 20.1. The policy will be reviewed annually or when deemed appropriate.