



POLICY TMP 012 AFFORDABLE HOUSING POLICY

Version	Date Reviewed	Completed/updated by:
1.0	25/07/2017	Megan Ward, GM Operations
2.0	15/02/2018	Megan Ward, GM Operations
2.1	01/06/2019	Megan Ward, GM Operations
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AUTHORISING AUTHORITY

Board of Directors / Chief Executive Officer

PURPOSE / BACKGROUND

The policy articulates the management, application, eligibility and allocation process for CHC Affordable Housing (CHC) in accordance with the Affordable Housing guidelines and National Rental Affordability Scheme (NRAS).

CHC provides housing for people on low to moderate incomes, who ideally earn at least some of their income from regular paid employment.

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.

RESPONSIBILITY

General Manager Operations

POLICY DETAIL

CHC will provide affordable housing within the provision and in accordance with the following legislation:

- Residential Tenancy Act, ACT 1997
- Affordable Housing Action Plan/ Guidelines
- National Rental Affordability Scheme (NRAS) Policy Guidelines

ELIGIBILITY REQUIREMENTS

All applicants must:

- Be Australian citizens or permanent residents
- Be a resident of the ACT for at least six months
- Establish the identity of those who will live in the property
- Be able to successfully maintain a tenancy under the terms of the lease

INCOME

In order to ensure the financial viability of CHC's affordable housing programs, eligibility income limits will align to the National Rental Affordability Scheme (NRAS). These amounts will be reviewed and published annually.

CHC will assess each applicant's financial ability to pay the discounted market rent, which is generally set at 74.9%-80% of the market rent.

OWNERSHIP OF ASSETS

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

OTHER CONSIDERED CRITERIA

Applicants may be asked to demonstrate a connection to community ie employment, supports, schooling.

ASSESSMENT OF APPLICATIONS

CHC will advertise available properties on All Homes or the CHC website. An expression of interest/eligibility process is managed via CHC's client relationship management software portal system. All applications will undergo a thorough assessment for affordable housing and ranked against the evidence provided by the applicant to determine eligibility and priority.

ALLOCATIONS TO VACANT PROPERTIES

Allocations are made in accordance with the Affordable Housing/NRAS guidelines for each program and will be informed by the following factors as outlined in the Affordable Housing Guidelines:

- 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

HOUSING OFFERS

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. CHC and the applicant will then agree on a lease/occupancy start date in accordance with CHC's key performance indicators, generally within 48 hours of the property being available.

TENANCY / OCCUPANCY AGREEMENTS

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 up to 12 months.

RENT PAYMENTS

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

BONDS

All tenants of CHC are required to pay four weeks' rent as bond at the commencement of the agreement. Applicants may apply for a bond assistance loan auspiced 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.

ADDITIONAL HOUSEHOLD MEMBERS

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.

MARKET RENT REVIEW

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 and the Affordable Housing/NRAS guidelines. 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.

If the households income falls below the minimum limit or exceeds the upper income limit CHC will issue the relevant notice and adjustment period as outlined in the Affordable Housing guidelines. Such information and notices will be issued at prior to the tenant being offered the opportunity to renew their lease.

HARDSHIP

Affordable tenants of CHC may at times experience difficulties maintaining their income to rent ratio. With appropriate evidence, CHC may consider reducing a tenants rent from

74.9-80% to 30% of income received (plus 100% of CRA) for a short term period. All requests for hardship will be considered by the General Manager Operations.

ENDING A TENANCY

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 tenant has exceeded the maximum term of tenure (NRAS program)
- 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 a charged a break lease fee being up to three (3) weeks of the affordable rent currently payable for the property.

APPEALS AND COMPLAINTS

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