

Affordable Review Guidelines

AFFORDABLE-BASED HOUSING PROGRAM

This document provides information to assist you in completing your Income Review to ensure you remain eligible to receive a rental rebate under CHC's affordable tenancy program.

You will receive a letter once a year (before the anniversary date in which you became a CHC tenant) requesting that you complete an income review application within 14 days of receiving your letter. This timeframe is very important and you should contact CHC immediately if you do not understand your obligations or the information you need to provide.

You can complete your income review in two ways:

Online



Web address:
www.chcaustralia.com.au/tenants/income-review and create or use an existing account to complete online.

Mail



Return your completed income review (enclosed in this letter) to:

Income Review Officer
PO Box 6239
O'Connor ACT 2602

Contact us

Should you require any assistance or have any questions when completing your income review, please contact CHC's Income Review Officer on **02 6248 7716** or incomereview@chcaustralia.com.au.

HOW IS YOUR RENT CALCULATED?

Under an affordable tenancy agreement, rent cannot exceed the market rent of the property. Depending on your individual program, your rent is calculated at up to 80% of the market rent of the property. Market rents are reviewed annually.

Check CHC Eligibility Guidelines:
www.chcaustralia.com.au/tenants/income-review/



HOW TO PROVIDE PROOF OF INCOME

Please use the table below to select the income categories relevant to you. You must provide proof of income for all occupants of the household 18 years or older.

***Note: If you have changed jobs in the last 12 (twelve) weeks, you will need to provide the below for each employment you have held.**

Centrelink	Casual employment	Full-time/part-time employment	Self-employment
You or a household member (18 years or older) receive Centrelink payments	You or a household member (18 years or older) work on a casual employment basis	You or a household member (18 years or older) work in full-time or part-time employment	You or a household member (18 years or older) are self-employed
A signed Centrelink Deduction & Confirmation Service Form for every household member (18 years or older) who receives Centrelink payments. OR A current Centrelink Income Statement and a copy of all Centrelink payments received for the past 12 (twelve) weeks.	Payslips showing your gross (before tax) income for the past 12 (twelve) weeks.	Payslips showing your gross (before tax) income for the past 12 (twelve) weeks.	A certified Profit & Loss Statement from a registered accountant.

WHAT IS A CENTRELINK DEDUCTION & CONFIRMATION SERVICE FORM?

A **Centrelink Deduction & Confirmation Service Form** provides CHC with your permission to access your Centrelink payment details online. Every household member who has completed this form will need to provide a **Centrelink Income Statement** for income assessment purposes.

FURTHER INFORMATION FOR SELF-EMPLOYMENT

If you or a member of the household is self-employed, your assessable income is determined by a certified Profit & Loss Statement from a registered accountant.

WHY DOES CHC REQUIRE PROOF OF INCOME?

To ensure you are eligible for CHC's affordable tenancy program and continue to be eligible, CHC require you to provide income documentation for all household members (18 years or older) for the previous 12 (twelve) weeks.

DO YOU RECEIVE ADDITIONAL INCOME?

You may be receiving additional income and it is important that you provide proof of all sources of income. Below are the guidelines for additional sources of income.

- **CHILD SUPPORT PAYMENT INFORMATION:** you will be required to provide a Child Support Payment History Statement outlining the payment amounts for child support in which you have received for the past 12 weeks.
- **SUPERANNUATION PAYMENTS:** if you receive payments from your superannuation fund please provide your most recent Superannuation Payment Statement showing the payments received for the past 12 weeks.
- **WORKERS COMPENSATION PAYMENTS:** if you receive payments for workers compensation, please provide your most recent Workers Compensation Payment Statement showing payments received for the past 12 weeks.

If you receive additional income that is not covered by any of the abovementioned categories, please contact CHC's Income Review Officer on 02 6248 7716 or at incomereview@chcaustralia.com.au.

WHAT HAPPENS IF YOU DO NOT PROVIDE YOUR INCOME?

Should you not provide your income information by the required date, any rental rebate you currently receive will be cancelled and your rent will increase to full market rent from the date noted on your rent review letter.

You may be issued with a program specific 26 weeks non-eligibility notice in case you are deemed no longer eligible, after your period income review.

If you have any issues in providing your proof of income by the date outlined in your letter, please contact CHC's Income Review Officer immediately.

WHAT HAPPENS IF YOU ARE NO LONGER ELIGIBLE FOR THE AFFORDABLE HOUSING PROGRAM?

You have been housed under a program that has specific eligibility criteria. In the event you no longer meet this criteria, CHC may issue a 26 weeks non-eligibility termination notice.

CHC encourages you to contact the Tenants Union (www.tenantsact.org.au) or any other tenancy advocacy service for further advice.

HOW WILL YOU KNOW WHAT YOUR RENT WILL BE?

You will receive a letter advising you of any changes to your rent and the amount of rent payable 8 (eight) weeks prior to your lease expiry. You then must decide if you would like to continue your tenancy with CHC, pending eligibility.

HOW TO APPEAL AN INCOME REVIEW DECISION?

If you disagree with your eligibility review assessment, you must provide written notification to CHC stating why you dispute the outcome. **You may submit your written dispute in 2 (two) ways:**

Email



Complaints Officer:
feedback@chcaustralia.com.au

Mail



To: Complaints Officer
PO Box 6239
O'Connor ACT 2602

Confidentiality and privacy

CHC will ensure that all confidential and sensitive business information and records are kept secure and protected. CHC will not release any confidential or sensitive information to a third party without your prior written consent or approval.

CHC will protect the personal information and privacy of all residents, tenants and household members. Personal information and/or health information will not be released to or exchanged with an unauthorised third party unless it is with the informed consent of the person affected or is lawfully authorised or required.

Next Steps

Once your Income Review is complete, you will receive a letter notifying you of the outcome and your new rent payable. In this letter, you will also be notified of the date when you will need to come into the CHC office and sign a new agreement. At this time you will need to complete the following, as applicable to you:

CENTRELINK RENT ASSISTANCE (CRA) PURPOSES

If you have given CHC authority, we will notify Centrelink of your new rent payable automatically (if applicable).

If you have not completed a Centrelink Deduction & Confirmation Service Form, you will need to notify Centrelink of your new rental amount.

PAYMENTS

Please ensure that your rental payments are adjusted as appropriate.

Should you have a Payway deduction in place with CHC, you will need to provide written authorisation to CHC to adjust the direct debit amount. Please note that we need to receive your written consent at least 2 (two) weeks before the start date, outlined in your Income Review Letter.

You will need to make adjustments to your direct debit/BPAY through your financial institution or contact CHC via email to notify us of your request to amend your deduction via our Payway system.