

PURPOSE

This Policy explains how EchoRealty manages applications, allocates properties and manages tenancies for Aboriginal Housing Office (AHO) National Residential Affordability Scheme (NRAS) properties.

POLICY REFERENCE	ER009
POLICY OWNER	Group General Manager Affordable Housing Services
APPROVED BY	Group Executive Team
APPROVAL DATE	September 2025
REVIEW DATE	August 2026

SCOPE

All AHO NRAS properties are managed in accordance with the NRAS Policy Guidelines.

This Policy outlines the guidelines for eligibility, allocation and tenure to clients of EchoRealty applying for AHO NRAS Housing.

POLICY STATEMENT

An AHO NRAS rental property is housing that meets the needs of Aboriginal and Torres Strait Islander people on low to moderate incomes and is priced so that tenants can afford basic living costs such as food, clothing, transport, medical care and education. All applicants must meet eligibility criteria to apply.

ELIGIBILITY

To be assessed as eligible for AHO NRAS Housing, applicants must meet the following criteria:

- Be of Aboriginal or Torres Strait Islander descent and be able to prove their Aboriginality;
- Meet the NRAS eligibility criteria;
- Be able to establish their identity;
- Be able to sustain a tenancy without support;
- In general, be 18 years of age or older; and
- Must receive income from regular paid employment.

INCOME

The gross income limits for households of eligible tenants are specified in the NRAS regulations. Income levels are assessed against gross income limits according to the household composition. All persons who ordinarily reside in the property must have their income included as a member of the household.

Income limits are reviewed annually.

ASSETS

Applicants should not have assets, such as substantial savings, shares or investments—excluding savings towards a home.

Applicants cannot own property or land.

ASSESSMENT OF AN APPLICATION

EchoRealty will undertake an assessment of AHO NRAS applications and evidence provided by applicants to determine eligibility.

WAITING LIST

EchoRealty does not hold an AHO Affordable Housing waiting list.

VACANT PROPERTIES

EchoRealty will advertise in appropriate media outlets detailing the eligibility criteria and property type.

TENURE

Properties will be offered on a fixed term tenancy. Leases will be reviewed annually to ensure continued eligibility.

RENT

AHO NRAS property rents will be set at 74.9% of the market rent.

Tenants will be eligible to apply for a rental subsidy which if approved, will result in the rent being reduced to 30% of gross household income plus 100% of any Commonwealth Rent Assistance each of the household occupants are entitled to. Where 30% of gross income plus Commonwealth Rent Assistance is more than 74.9% of market rent the rent payable will be capped at 74.9%.

In order to be eligible for the subsidy, the tenant must supply the necessary income details every six months or when there has been a significant change in earnings or change of gross household income eg due to employment.

BOND

Tenants are required to pay four weeks rent at the subsidised rental rate as rental bond at the commencement of the tenancy.

ONGOING ELIGIBILITY

To remain eligible, tenants must continue to meet the eligibility criteria. Tenants are required to supply the requested supporting documents to prove their eligibility on an annual basis.

Tenants are required to maintain their obligations under the Residential Tenancy Agreement throughout the tenancy.

WHERE AN ASSESSMENT FINDS A TENANT NO LONGER ELIGIBLE

Where it is found a tenant is no longer eligible following the review, EchoRealty will terminate the tenancy in accordance with the NSW Residential Tenancies Act 2010.

TRANSFERS AND EXCHANGE

Transfers to other affordable housing properties are not permitted. Mutual exchange is not permitted.

SUCCESSION OF TENANCY

Succession of tenancy is not permitted. If a household member wishes to take over a tenancy or become the head tenant they will need to lodge a new application which will be subject to the eligibility criteria for a new tenancy.

RIGHT OF APPEAL

Internal Appeal

If an Applicant or Tenant believes EchoRealty has made a wrong decision based on a relevant policy they should ask for a formal review of the decision. To do this, the Applicant or Tenant needs to complete an Appeals Form stating why they disagree with the decision. EchoRealty has an Appeals policy and Fact Sheet and an Appeal Form which are available from EchoRealty's office and can also be downloaded from the website at www.echorealty.com.au.

External Appeal

If an Applicant or Tenant is dissatisfied with the outcome of the Internal Appeal process they can proceed to make an appeal to the independent Housing Appeals Committee (HAC). EchoRealty will advise the Applicant or Tenant how to lodge an appeal with HAC. Alternatively, they may access the HAC website at www.hac.nsw.gov.au or free call on 1800 629 794. The HAC is an independent appeals agency for all NSW Community Housing Provider clients.

DEFINITIONS

- AHO - Aboriginal Housing Office
- Appeal – a disagreement by a Resident or Applicant with a decision made by EchoRealty that affects their tenancy or their application for housing, and which the Resident or Applicant has requested be reviewed
- Applicant – the person who makes the formal application for housing assistance
- HAC – Housing Appeals Committee
- NRAS – National Rental Affordability Scheme
- Resident – a person who lives in the property on a permanent basis
- Residential Tenancy Agreement (or Tenancy Agreement) – a written agreement between Evolve Housing (as Landlord) and a Tenant, which governs the terms on which that Tenant occupies the property described in the Agreement
- Tenant – the person who signs the residential tenancy agreement with Evolve Housing

RELATED RESOURCES

- EchoRealty Privacy Policy
- *Residential Tenancies Act 2010* (NSW)

VERSION CONTROL

Date Reviewed	Policy Reviewer	Key Changes
1/08/2017	Charlie Souma	Policy adopted
31/10/2022	Charlie Souma	Updated
30/09/2025	Charlie Souma	Updated