

Tharawal Housing Aboriginal Corporation

Rent Policy

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Applies to:	Tharawal Housing Aboriginal Corporation Rent Policy
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Scope:

This policy outlines the way in which tenants will be assessed and charged rent while residing in properties managed by Tharawal Housing Aboriginal Corporation. The policy complies with Community Housing Rent Charge Policy, The Aboriginal Housing Office Rent Policy, NSW Affordable Housing Ministerial Guidelines and the *Housing Act 2001*.

Purpose:

- Fair and equitable rent chargers
- Legal obligations
- Open and transparency to all clients

Determining Market Rent:

Market rent is based on the rent date, relevant to the type and location of the property. Department of Community Services (DCJ) Housing NSW publishes market rent quarterly in the Rent and Sales Report Data. Tharawal Housing Aboriginal Corporation will use this data to determine market rent settings. In situations where market rent is not available Tharawal Housing Aboriginal Corporation will obtain an independent market rent appraisal.

Tharawal Housing Aboriginal Corporation reviews market rent annually. The market rent for each property is listed on the Residential Tenancy Agreement. If a tenant pays market rent and impact by a market rent increase/decreased the tenant will be given 60 days' notice before any changes will take effect.

Varying market rent:

Market rent on properties managed on behalf of the Aboriginal Housing maybe varied for the below reasons;

- the actual market rent in the location differs markedly from and is lower than the market rent on the Rent and Sales Report Data and the tenant may be adversely affected.
- there is no market rent available

In situation where the market rent on AHO managed properties is reduced a submission with documentary evidence must be submitted to the AHO Chief Executive.

Market Rent Reviews:

Market rent reviews are undertaken annually on all properties managed. Tenants will be advised in writing of any increases/decreases to market rent. Tenants who pay subsidies rent will not be impact by market rent increases/decreases unless the amount of rent they pay is greater than or less than the market rent increase/decrease. If there is an increase in market tenants will be issued with a 60 day notice before the new rent will take effect.

Changes in Household Compliment or Income:

It is the responsibility of all tenants to notify Tharawal Housing Aboriginal Corporation of any changed to their household compliment or income within 28 days, failure to do so may result in market rent being charged.

Once Tharawal Housing Aboriginal Corporation is made aware of any changes, tenants will have 21 days to provide any additional requested documentations to complete their request for a subsidy review. Tharawal Housing Aboriginal Corporation will process your request for a subsidy review within 14 days of receiving your paperwork. If your rent is going to be lower than the current rent charged, your subsidy will be backdated to the closest Tuesday you submitted the paperwork.

Tenants who are found to have committed fraud/nondisclosure, by not declaring the correct household compliment or income may have their rental subsidy cancelled and backdated to the date the fraud/nondisclosure was committed.

How to pay rent:

- Centrelink deductions
- Bank deposits
- Internet banking

Tharawal Housing Aboriginal Corporation does not accept cash payments.

Charging Rent:

Rent is generated every Tuesday on a tenant's rent account. Tenants are required to pay their rent on the Tuesday of each week. Tenants who chose to pay their rent weekly are required to have their rent account one week in advance at all times. Tenants who chose to pay their rent fortnight, are required to have their rent account two weeks in advance at all times.

Bond:

All tenants of properties managed by Tharawal Housing will be charged bond expected in circumstance approved by the AHO or where it is not legally required or permitted to do so.

Social housing tenants are charged bond at the amount of 4 weeks subsidised rent (that is, the amount of rent you agreed to pay at the start of the tenancy).

Affordable housing tenants are charged bond at the market rent value of the property not the subsidies rent. Tenants in affordable housing will need to pay the bond in full before a lease agreement will be entered into.

Employment Related Accommodation tenants will be charged bond based on 4 weeks rent. Tenants are required to pay the bond before a lease agreement will be entered into.

Social housing tenants of Tharawal Housing Aboriginal Corporation are given 12 months to pay their bond off. Once the bond is paid in full it will be lodged with NSW Rental Bond Board. Failure to pay your bond off in the required time frame could result in your tenancy being terminated.

At the end of your tenancy the bond will be refunded to you providing there is no rent or damages to the property.

Setting and Charging Rent

Employment Related Accommodation (ERA) Rent:

The weekly rent charged for a room in an ERA property is \$135.00, this amount includes the cost of electricity, gas and water to the value of \$350.00 per gas and electricity each quarter and \$300.00 per water bill each quarter.

Tharawal Housing Aboriginal Corporation will pay up to the value of \$350.00 on each gas, electricity bill and \$300.00 on each water bill quarterly. Any amounts in excess of \$350.00 for gas and electricity or \$300.00 for water will be split evenly between the tenants who occupied the property at the time of the bill. Tenants will be given 30 days to pay their portion of the bill.

Affordable Housing Rent:

Rent charged on affordable housing properties is generally charged at 74.9% of the market rent value of the property. Tenants will need to be eligible for affordable housing based on their household income and weekly rent of the property. This is to ensure tenants are not placed in financial stress. Generally tenants on very low to low income will not pay more then 25-30% of their gross household income.

Tenants will be advised of the weekly rent charge prior to accepting the property. Rent reviews are undertaken on all properties annual.

Social Housing Rent Subsidy:

Social Housing tenants are entitled to apply for a rental subsidy. Rent subsidies are granted to tenants who cannot afford market rent based on their household income. A rental subsidy is the difference between the rent collected by the tenant and the market rent charged for the property.

Rent Subsidy Reviews:

Rent subsidy reviews are to be undertaken every 6 months on all social housing properties. The purpose of a rent subsidy review is to;

- ensure tenants are still eligible to receive a rental subsidy
- take into account any changes in the CPI
- ensure any changes to a tenant household or income are reflected in their rent

Tenants are given 28 days to return their application, failure to return a rent subsidy application could result in market rent being charged. It is the responsibility of the tenant to return their application.

Rent Subsidies:

Tenants who are charged rent based their household income will be charged rent based on a percentage of household income. The below table indicate the percentage of rent payable based on household members and income type:

Assessment Rate	Tenant/Other Household Member
25-30%	The tenant, their spouse or live-in partner, irrespective of their age All other persons living in the household who are aged 21 years or over
15%	People living in the household aged 18 to 20 years inclusive who are not the tenants, their spouse or live-in partner
15%	Family Tax Benefit Part A & B which are not taken through the taxation system (excluding FTB Energy Supplements)
Nil	Persons living in the household aged under 18 years who are not the tenant, their spouse or live in partner are not assessed for rent-setting purposes
100%	Commonwealth Rent Assistance

Commonwealth Rent Assistance:

Household members in receipt of Centrelink payments, residing in Tharawal Housing Aboriginal Corporation are eligible to be assessed for Commonwealth Rent Assistance (CRA) by Centrelink. CRA is an additional payment granted to tenants residing in Community Housing. Centrelink will assess the amount each household member is paid based on household type and rent charged. Tenants will only be charged CRA based on the amount they received from Centrelink. Tenants on subsidies rent will be charged rent based on their eligibility for a rent subsidy plus 100% CRA. Rent charged cannot exceed market rent.

Determining a Rent Subsidy Eligibility

Table 1: Household member types and weekly income allowances determine the tenant's rent subsidy eligibility. These amounts are linked to the [DCJ income thresholds](#).

Table 1: Household member types and weekly income allowance from 6 July 2020:			
Household member	Weekly income allowance		
	A: 25% Moderate income limit (or threshold)	B: 27% limit (or threshold)	C: 30% Subsidy eligibility limit (or threshold)
First Adult	\$835.00	\$1,044.00	\$1,555.00
Each Additional adult	\$220.00	\$275.00	\$415.00

First child	\$165.00	\$206.00	\$315.00
Each additional child	\$115.00	\$144.00	\$205.00

If a tenant’s income is over the subsidy eligibility limit as shown in Table 1 - Column C, the tenant is deemed ineligible for a rent subsidy. When assessing a tenants eligibility for a rent subsidy Commonwealth Rent Assistance (CRA) will not be taken into account.

Applying rent subsidy income limits Rules:

For tenants eligible for rent subsidy, Table 2 – Rent Assessment rules, provides the proportion of applicable rent subsidy for each income threshold to use when calculating actual rent payable.

Table 2: Rent assessment rules	
Condition	Rule
Gross assessable household income is less than the moderate income limit (column A in table 1)	Rent payable is 25% of income
Gross assessable household income is: <ul style="list-style-type: none"> Equal to or more than the moderate income limit, and Less than the 30% limit (column B in table 1) 	Rent payable is 27% of income
Gross assessable household income is <ul style="list-style-type: none"> Equal to or more than the 30% limit, and Less than the subsidy eligibility limit (column C in table 1) 	Rent payable is 30% of income
Family Tax benefit Part A and Part B	Rent payable is 15% of income
Tenants or household members between 18-20 years old	Rent payable is 15% of income
Gross assessable household income is equal to or more than the subsidy eligibility limit (column C in table 1)	Rent payable is the market rent for the property. These households will not be entitled to a rent subsidy.
Rent payable is calculated as being more than the market rent	Rent payable is the market rent for the property
Maximum rent payable	Market rent for the property
No Market Rent data available from DCJ Sales and Rent report (or Market Rent deemed to be unrealistic)	Market rent will be set based on an independent valuation being undertaken. (e.g. rent listing for comparable property in the same location)
Commonwealth Rent Assistance (CRA)	Tenants and their household members may be eligible for CRA. Any rent amount payable (market, calculated or subsidised) is the full amount of rent owed. The CRA amount can contribute toward the rent amount. If a person or a household member is not eligible for CRA, then that person's rent payable will not include CRA.
Rounding	All subsidised rents to the nearest dollar.

Determining Rent for Tenants who are Self-employed:

Tenants/household members who are self-employed will need to provide their most recent profit and loss statement or Tax return. These documents cannot exceed 13 months. If the tenant/household member weekly gross income is less than the standard JobSeeker Allowance, Tharawal Housing Aboriginal Corporation will use the current rate for JobSeeker Allowance to work out their weekly rent.

Assessable and non-assessable Household Income details for Self-Employed:

Refer to the below list of assessable and non-assessable income for self-employed tenant and household members. Allowable deduction expense are classed as any expense that is essential for producing an income.

Item	Deductible	Item	Deductible
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Accountancy Fees	NO	Motor Vehicle Expense – Non Essential for the Business	NO
Advertising	YES	NRMA Fees	NO
Bank Fees	NO	Personal Expenses	NO
Bookkeeping Fees	NO	Postage	YES
Capital Expenditure	NO	Principle Component of Loan Repayments	NO
Course Cost and Staff Training	NO	Protective Clothing and Uniform	NO
Depreciation	YES	Public Risk Insurance	YES
Domestic Expense (such as telephone, electricity and gas)	NO	Rent – Housing or Residential Premises	NO
Drawings	NO	Rent – Commercial Purpose	YES
Dry Cleaning and Laundry	NO	Repairs	YES
Electricity – Domestic	NO	Salary and Wages – Employees	YES
Electricity – Non Domestic	YES	Salary and Wages – Owner of Business	NO
Gas – Domestic	NO	Stationery	YES
Gas – Non Domestic	YES	Subscriptions	NO
Gifts or Donations	NO	Superannuation Levy for Employees	YES
Goods to be Sold	YES	Taxation Levies	NO
Insurance Fees	YES	Telephone – Domestic	NO
Interest component of a Loan Repayment	YES	Telephone – Non Domestic	YES
Laundry and Dry Cleaning	NO	Tools	YES
Legal Fees	NO	Training for Staff and Course Costs	NO
Licenses – Essential for the Business	YES	Travel	YES
License – Non Essential for the Business	NO	Medicare Levies	NO
Magazines and Books	NO	Motor Vehicle Expense – Essential for the Business	YES
Materials	YES		

Casual and seasonal wages:

For tenants/household members who earn casual or seasonal wages, Tharawal Housing Aboriginal Corporation will use an average income from the past 3-6 month or the last tax return to work out their weekly rent charge. . If the tenant/household member weekly gross income is less than the standard JobSeeker Allowance, Tharawal Housing Aboriginal Corporation will use the current rate for JobSeeker Allowance to work out their weekly rent.

Providing Proof of Income:

Proof of income for all household members must be original and can be provided in the following forms:

- Centrelink Income Statement
- Income statement from the Department of Veteran’s Affairs
- Payslips, letter or statement from the employer dealing gross wages, applicable tax, deductions, pay period and payee details for salary or wages
- Profit and loss statement completed by an account or taxation return for self-employed clients
- Letter or statement from an Overseas Government detailing amount received
- Letter or statement from investment organisation about saving/investment showing the amount or dividend received
- Letter from another organisation or income provided not listed above detailing the amount and type of income received

The above income must not be older than one month apart from Tax Returns, which must not be more than 13 months old.

Rent Abatement:

Tenants/household members are eligible to have their weekly rent reduced to \$5.00 per week in the below circumstances only. All other household members residing in the property will be charged rent based on their income.

Situation	Details
*Tenant or household member in a Nursing Home	Weekly rent will be reduced to \$5.00 per week for household member for a period of up to 12 weeks.
*Tenant or household member in hospital or long term care	Weekly rent will be reduced to \$5.00 per week for household member for a period of up to 12 weeks.
*Tenant or household member in rehabilitation facility	Weekly rent will be reduced to \$5.00 per week for household member for a period of up to 12 weeks.
*Tenant or household member in respite Care	Weekly rent will be reduced to \$5.00 per week for household member for a period of up to 12 weeks.
*A refuge or other accommodation were the tenant has left due to being at risk or domestic violence	Weekly rent will be reduced to \$5.00 per week for household member for a period of up to 12 weeks.
Tenant or household member in custody	Weekly rent will be reduced to \$5.00 per week for household member for a period of up to 26 weeks.

Tenants/household members traveling overseas for holidays or to care for sick family members are not entitled to rent abatement.

Housing Manager approves rent deductions with discretion to extend the period in certain circumstances.

**To be eligible, Tenants/household members must provide written proof to support their request for a rent abatement, including where they will be staying and how much they will be charged to stay there.*

Tharawal Aboriginal Employment Scheme:

Tharawal Housing Aboriginal Corporation promotes tenant/s employment. Tenants or additional occupants who are starting work for the first time or re-entering the workforce after 12 months or more are eligible to apply for the Tharawal Aboriginal Employment Scheme.

Tharawal Aboriginal Employment Scheme aims to assist tenants and household members entering the workforce or re-entering the workforce by not taking into account wages earned for the first 12 weeks. Tenants will continue to receive their rental subsidy during the 12 week period. At the end of the 12 week period rent will be charged based on the total weekly household income.

What is considered Assessable and Non-assessment Income:

Assessable and Non-assessable Income Reference Table		
Also available at https://www.facs.nsw.gov.au/housing/policies/assessable-and-non-assessable-income-and-assets-tables		
Benefits and allowances paid by Centrelink and the Department of Veterans' Affairs (DVA)		
Income type:	Rule:	Description / further rules if applicable:
Abstudy	Assessable	Provides financial help to Aboriginal or Torres Strait Islander Australians who are studying or undertaking an apprenticeship.
Abstudy Fares Allowance	Non - Assessable	Helps cover the cost of travel between a student's permanent home and place of study if they are required to live away from home to study.
Abstudy Living Allowance	Non - Assessable	A fortnightly payment to assist in meeting the day to day living costs of students or apprentices.
Abstudy Youth Disability Supplement	Non - Assessable	Additional financial support for educational expenses for students who are undertaking full-time study.
Additional Child Care Subsidy	Non - Assessable	This subsidy is paid to clients in addition to the Child Care Subsidy. This subsidy will provide targeted additional fee assistance to families and children accessing affordable child care. The Additional Child Care Subsidy has four elements <ul style="list-style-type: none"> • Child wellbeing • Grandparents • Temporary Financial Hardship • Transition to Work
Age Pension	Assessable	Provides income support and access to a range of concessions for eligible older Australians.
Assistance for Isolated Children Scheme (AIC)	Non - Assessable	A payment received by the client when a child is unable to attend a local government school because of geographical isolation, disability or special needs. The client will receive either a

		<ul style="list-style-type: none"> • Boarding Allowance • Second Home Allowance • Distance Education Allowance • Pensioner Education Supplement
Attendant Allowance (DVA)	Non - Assessable	Financial support for eligible veterans to assist with the cost of an attendant to help with daily living activities.
Austudy	Assessable	Provides financial help to full-time students and apprentices aged 25 years or over.
Bereavement Allowances Bereavement Payments Funeral benefits	Non - Assessable	Where a partnered person receives the couple rate of a pension, and their partner dies, the surviving partner will continue to receive the equivalent couple rate up to a maximum period of 14 weeks. During this period, the tenant or household member's income is assessed at the appropriate single rate of Centrelink pension or benefit to which they would otherwise be entitled.
Carer Allowance	Non - Assessable	Carer allowance is an income supplement for clients who provide additional daily care to a person with a disability, severe medical condition or is frail aged.
Carer Payment	Assessable	An income support payment for people who provide constant care, in the home, to a person with a severe disability, medical condition, or who is frail aged.
Carer Supplement	Non - Assessable	An annual lump-sum payment to assist carers with the costs of caring for a person with a disability or medical condition.
Child Care Subsidy	Non - Assessable	Clients receive assistance to help with the cost of approved or registered child care fees.
Clothing Allowance (DVA)	Non - Assessable	This allowance will be paid to an eligible veteran, Member of the Forces, or member of a Peacekeeping Force to help offset the cost of wear and tear and damage to clothing resulting from war or defence-caused disabilities, or the treatment of those disabilities. For example, damage may be caused by the wearing of surgical aids and appliances.
Commonwealth Rent Assistance (CRA)	Assessable	Where AHO tenants and their household members are eligible for CRA, Housing Providers will assess the amount to which they are entitled, whether or not the person actually receives that amount. CRA is included in the rent subsidy assessment and assessed at 100% of the CRA amount.
COVID-19 Supplements and Special Payments	Non - Assessable	In response to the COVID-19 crisis, the Australian Government is making additional income payments and one-off payments for persons in receipt of Centrelink benefits.
Crisis Payment	Non - Assessable	A one off payment for clients that are experiencing severe financial hardship because of extreme circumstances.
Dad and Partner Pay	Assessable	Supporting dads or partners caring for a newborn or recently adopted child may be eligible for a maximum of two weeks' pay.
Defence Force Income Support Allowance (DVA)	Assessable	Defence Force Income Support Allowance (DFISA) is an income support payment made by DVA. It may be made to people whose social security income support payment is reduced or not payable because of adjusted disability pension (adjusted DP).
Disability Allowance (DVA)	Non - Assessable	A disability pension allowance may be paid to pensioners to provide financial assistance, compensation or reward for valour.
Disability Support Pension (Centrelink)	Assessable	Provides financial support for eligible people who have a physical, intellectual or psychiatric condition that stops them from working or people who are permanently blind.
Energy Supplement	Assessable	A payment to help energy costs. Where paid as a quarterly payment, the Supplement will be assessed based on the equivalent weekly payment.
Essential Medical Equipment Payment	Non - Assessable	A yearly payment to clients to help with the additional energy cost of running essential medical equipment, medically required heating or cooling, or both.
Family Tax Benefits Parts A & B	Assessable	Provides financial assistance to a parent or guardian for a child in their care. Family Tax Benefits are assessable if they are paid on a fortnightly or recurrent basis. Family Tax Benefits are assessable when back paid to a parent following the birth of a child. A parent may receive Family Tax Benefits for their child over the age of 18 years. In these cases, the Family Tax Benefits are considered assessable income for the parent. Tenancy Some household members over the age of 18 years do not receive Centrelink income, have no other income, and a parent receives Family Tax Benefit on their behalf. These household members will pay a \$5 minimum rent.

Family Tax Benefits Parts A & B taken through the taxation system or as a lump sum	Non - Assessable	Family Tax Benefits taken through the taxation system or as a lump sum payment at the end of the financial year.
Fares Allowance	Non - Assessable	Helps with travel costs between your permanent home and your place of tertiary study in Australia
Foster Care Allowances	Non - Assessable	Foster carers are volunteers, so they are not paid a wage. Reimbursements received from DCJ or non-government organisations such as Barnardo's to cover the day-to-day costs of looking after the child or young person in care.
Government Stimulus Payment	Non - Assessable	One-off payment of \$750 paid to lower-income Australians, including pensioners, other social security and veteran income support recipients and eligible concession card holders. This is to help support economic activity.
Guardianship Allowance	Non - Assessable	An allowance given to guardians to enable them to meet the needs of a child or your person.
Incapacity Payments (DVA)	Assessable	Incapacity payments are compensation for economic loss due to the inability (or reduced ability) to work because of an injury or disease that has been accepted as service related under the Military Rehabilitation and Compensation Act 2004 (MRCA) or the Safety, Rehabilitation and Compensation (Defence-related Claims) Act 1988 (DRCA).
Incentive Allowance	Assessable	The Incentive Allowance is paid to disability support pensioners who previously received the Sheltered Workshop allowance.
Income Support Bonus (DVA)	Non - Assessable	The bonus is paid to eligible DVA clients who are in secondary or tertiary education. The bonus is paid every six months to assist with the cost of living and education expenses.
Income Support Supplement (DVA)	Assessable	The Income support supplement is available to assist with the cost of everyday living for clients receiving the War Widow's pension.
Isolated Children Scheme	Non - Assessable	A payment for parents and carers of children who cannot go to a local government school due to <ul style="list-style-type: none"> • geographical isolation • have a special education need • no reasonable access to a school • meet a continuity condition
JobSeeker	Assessable	Provides financial assistance for clients aged 22 and over, but under the age pension eligibility age. The payment is to assist clients who are looking for work or participating in approved activities that may increase their chances of finding a job.
Language, Literacy and Numeracy Program Supplement	Non - Assessable	The supplement is to assist clients with the additional costs associated with participating in this training.
New Enterprise Incentive Scheme (NEIS allowance)	Assessable	Provides eligible job seekers interested in starting and running a small business with: <ul style="list-style-type: none"> • business mentoring • financial assistance • training in small business management
Newborn Upfront Payment or Newborn Supplement	Non - Assessable	This payment may be paid for multiple births.
Newstart Allowance	Assessable	Newstart Allowance ceased from 20 March 2020 and existing recipients transferred to the JobSeeker Payment.
Orphans Allowance / Pension (DVA)	Non - Assessable	To compensate the eligible dependent children of a deceased veteran or member of the Forces.
Parental Leave Pay	Assessable	This entitlement is for eligible working parents to provide financial support for up to 18 weeks to help parents take time off work to care for a newborn or recently adopted child.
Parenting Payment	Assessable	Income support for parents or guardians to help with the costs of raising children.
PaTH Internship Incentive	Non - Assessable	A payment to help young people gain skills and work experience they need to get and keep a job.
Pension Supplement	Non - Assessable	Regular extra income support payment to help eligible clients meet the costs of medical and living expenses.
Permanent Impairment Payment (DVA)	Non - Assessable	Permanent Impairment payments can be paid to people who have served in the Australian Defence Force on or after 1 July 2004. The payment can be made as a lump sum payment, a pension or a combination of both depending under which Act the condition is accepted.
Pharmaceutical Allowance	Non - Assessable	This allowance is to help with the cost of buying prescription medicines. Paid to eligible income support recipients with their regular fortnightly Centrelink payment.
Prisoner Of War Recognition Supplement (DVA)	Non - Assessable	A fortnightly payment that provides special recognition of former surviving Australian prisoners of war (POWs), both veteran and civilian, for the severe hardships and deprivations.
Remote area allowance	Non - Assessable	A regular payment if the client lives in a remote area and receives specified income support payments.

Service Pension (DVA)	Assessable	Also known as War Service Pension is paid to eligible veterans on the grounds of age or invalidity or to eligible partners, widows and widowers.
Sickness Allowance	Assessable	Closed to new grants From 20 March 2020. Support for people temporarily incapacitated for work or study will provided through the Jobseeker payment.
Special Benefit	Assessable	A payment for clients who are in severe financial hardship for reasons beyond their control, are not able to support themselves and unable to receive another income support payment from Centrelink.
Statutory Care Allowance or Supported Care Allowance	Non - Assessable	Formerly known as Fostering and Boarding Out Allowance.
Stillborn Baby Payment	Non - Assessable	Payment to provide assistance with extra costs associated with a stillborn child.
Telephone allowance	Non - Assessable	A payment to assist with phone and internet costs for people who receive specified income support payments.
Transition to Independent Living Allowance	Non - Assessable	A one off payment to assist eligible young people to cover basic costs as they move from formal care to independent living.
Transitional Pension Supplement	Assessable	Wife Pension (WP) clients who transfer to JobSeeker (JSP) will retain their existing WP payment rate, which will be grandfathered to ensure they are not worse off. The rate will be preserved until the normal JSP rate catches up to the transitional rate, with the difference between the WP and JSP rates paid as the Transitional Pension Supplement (TPNSP).
Utilities allowance	Non - Assessable	A quarterly payment to assist eligible clients to meet the costs of regular bills such as gas, electricity and water.
Veterans' Income Support Supplement (DVA)	Assessable	A fortnightly payment to war widows in addition to their war widows pension.
War Widow's Pension (DVA)	Assessable	A pension that is paid to compensate a widowed partner and or dependent children of veterans who have died as a result of war service.
Widow Allowance	Assessable	No new grants since 1 July 2018.
Widow B Pension	Assessable	No new grants since 20 March 1997.
Wife Pension	Assessable	No new grants since 1 July 1995.
Work for the Dole Supplement	Non - Assessable	Income support payments for job seekers in approved work programs that benefit local communities.
Working Credits	Assessable	A Centrelink scheme where the client continues to receive their Centrelink payment in addition to wages as an incentive to work. Note: both the working credits and wages are considered assessable income.
Youth Allowance	Assessable	An allowance that is paid to full time students, and apprentices aged 16-24.
Youth Disability Allowance	Non - Assessable	An extra payment for an eligible client with a disability and under 21.

Income from wages/salary/superannuation and other payments		
Income type:	Rule:	Description / further rules if applicable:
Child support payments, maintenance or maintenance in kind	Assessable	<p>Assessable if received by the client.</p> <p>Where a client advises they are not receiving the child support/maintenance payments that:</p> <ul style="list-style-type: none"> • Have been agreed to in a private arrangement, or • Were determined by the Child Support Agency (CSA) or Family Court, <p>The client must provide supporting documentation to demonstrate that payments have not been received. The documentation will vary depending on the situation, but will generally include one or more of the following:</p> <ul style="list-style-type: none"> • Bank statements. • CSA Assessment letter showing the amount that should be received and the CSA transaction history showing the amount actually received. • Family Court orders. • Current income details from Centrelink with recalculated Family Tax Benefits. <p>When the client provides this information, the assessable income relating to the child support component will be assessed as:</p> <ul style="list-style-type: none"> • The reduced child support payment and Family Tax Benefit Entitlement, or • Where no child support payments have been received, the relevant Family Tax Benefit entitlement. <p>'Maintenance in kind' is a non-cash support payment, made in lieu of cash payment, and most often associated with essentials such as food, school fees and other education expenses, or items such as medical insurance or expenses. Birthday presents, gifts, pocket money, and ad hoc purchases are not considered 'maintenance in kind', so these items are not considered allowable to be deducted from gross income.</p>

Child support payments, maintenance or maintenance in kind	Non - Assessable	If paid by the client or a household member, the payment amount is deducted from the gross assessable income.
Clothing Allowance, Laundry Allowance	Non - Assessable	Payments made by employers to reimburse their staff for clothing or laundry expenses.
Community Development Program (CDP)	Assessable	Remote employment and community development program, supporting job seekers since 1 March 2019.
Dust Diseases Board Compensation payments	Assessable	Compensation payment paid as a lump sum is not assessable; however, any income generated from the investment of that lump sum is assessable. Payments paid by instalments will be assessed as income. If this income is less than the Centrelink income to which the client would otherwise be entitled, the income will be assessed as though they receive the relevant Centrelink income. These rules apply even if the client has disposed of the lump sum payment.
Earnings from a business	Assessable	The earnings received are assessable. See self-employed income below.
Fringe Benefit Tax payments	Assessable	If a client receives a fringe benefit, such as (but not limited to) car repayments or payment of school fees, the amount will be added to the gross assessable income.
Honorarium	Non - Assessable	Honorarium, sitting fees or other payments for services as a director or on a volunteer board.
Other Income	Assessable	Any regular income received that is not specified in this table such as study grants, lottery, crowd funding.
Rent or other income generated by leasing or letting a property	Assessable	Includes income from an investment property (including retail or commercial property), or short-term or holiday letting or similar, for the whole or part of a property.
Salary Sacrifice	Assessable	Salary sacrifice in lieu of part of the salary will be included and added to the gross assessable income.
Salary/Wages	Assessable	The gross amount paid to the client or household member i.e. the amount paid before tax and any other deductions such as Garnishee Orders. Note: Where the client has lost their job and they are being paid a wage through the JobKeeper scheme DCJ will not assess \$550 of the fortnightly \$1500.
Self Employed	Assessable	DCJ will determine the deductible and non-deductible business expenses and income for the self-employed client. For further information refer to Legitimate business expenses. DCJ will determine how a hobby or business will be treated for the purposes of rent subsidy assessment. Generally, the difference between a hobby and a business is: <ul style="list-style-type: none"> the activities are not undertaken for commercial reasons i.e. not aimed at making a profit the activity is undertaken irregularly, is small in size, scale and permanency the activity is conducted usually in the client's spare time client does not intend to or actually does not make a profit.
Superannuation (Non-Preserved)	Assessable	Superannuation benefits include 'preserved' and 'non-preserved' funds. Preserved funds are not usually accessible and do not generally allow withdrawal from the funds until retirement age is reached. Non-preserved funds can be withdrawn at any time. Superannuation benefits taken at retirement age are assessed in the following manner: <ul style="list-style-type: none"> As income - if the superannuation generates an income stream, such as an allocated pension or annuity. As Savings (i.e. a financial asset) - if taken in a lump sum and not invested in an income stream product. Superannuation funds not taken at retirement or withdrawn before retirement are assessed as savings.
Superannuation (Preserved)	Non - Assessable	Where the amount is 'preserved' funds i.e. not usually accessible and generally do not allow withdrawal from the fund until retirement age is reached.
Superannuation access due to COVID19	Non - Assessable	People financially affected by COVID-19 may be able to access some of their superannuation early (up to \$10,000 in 2019–20 and up to a further \$10,000 in 2020–21). Where a tenant or client does this, the money (including any interest accrued) is not included as assessable income for the purposes of a rental subsidy or eligibility for social housing.
Travel and sustenance allowance, including car allowance	Non - Assessable	Payments made by employers to reimburse staff for expenses incurred in travelling on official business and in performing specific duties at a temporary work location. Circumstances covered by travel and sustenance allowance include: <ul style="list-style-type: none"> Payment made to an employee to cover the cost of accommodation, food, drink or incidental expenses Payment made to cover travel expenses when travelling for work.

Wages/Salary	Assessable	The gross amount paid to the client or household member for a payment earned for work or services. The assessable income is the amount paid before tax and any other deductions such as Garnishee Orders.
Work Cover Payments	Assessable	Workers compensation is a payment to the client or a household member if they have been injured at work or become sick due to their work. The payment to the client covers their wages while they are not fit for work.
Income from investments		
Income type:	Rule:	Description / further rules if applicable:
Dividends	Assessable	The dividends received from shares and investments are assessable.
Earnings from a business (legal / cannot be accessed)	Non - Assessable	Earnings from business that are tied up in a legal dispute and cannot be accessed are not assessable.
Financial assets such as savings bank or credit union accounts, term deposits, managed funds, winnings, money from inheritance, gift or deceased estate including a life interest trust accounts, rollover funds, cryptocurrencies, investments that are used to generate an income stream.	Assessable	The first \$5000 of each client's total amount of savings or financial assets is exempt from assessment. Interest is calculated on the balance of savings and financial assets after exempting the first \$5000. DCJ deems the interest rate. This rate is aligned to the Centrelink deeming rate. A lump sum investment that is used to generate income is not assessable. The income generated from the lump sum is assessable income.
Funeral Bond	Non - Assessable	Up to the Centrelink Allowable Limit.
Income stream generated from allocated pensions or annuities	Assessable	Only the income generated is assessable. The lump sum from which the allocated pension or annuity is derived is not assessable.
Lump sum investments	Non - Assessable	A lump sum or capital amount that is used to generate income is not assessable. The income generated from the lump sum is assessable income.
Shares (income/dividend)	Assessable	The income or dividend generated from shares is assessable income. The share value itself is not assessable.
Shares	Non - Assessable	The share value itself is not assessable. Income or dividend generated from the shares is assessable income
Special Purpose Payments		
Income type:	Rule:	Description / further rules if applicable:
Chilean Pension of Mercy	Non - Assessable	The Chilean Pension of Mercy is paid by the Chilean Government to compensate and repair the moral suffering of the victims and relatives of victims of human rights abuse or political violence that occurred in Chile between 11 September 1973 and 10 March 1990 under the Pinochet Regime.
F-111 Deseal/Reseal Program ex-gratia lump sum payment (Australian Defence Forces) (DVA)	Non - Assessable	This payment is made in recognition of the special circumstances associated with deseal/reseal activities. It recognises that those who worked inside the F-111 fuel tanks for significant periods of time experienced greater concentrations of the chemicals and solvents associated with the F-111 deseal/reseal process.
Japanese Internment Act payment	Non - Assessable	A one-off payment of \$25,000 to Australian service personnel and civilians held as prisoners of war between 7 December 1941 and 29 October 1945, or to their surviving partners.
Jury attendance or court appearances	Non - Assessable	Payments for the reimbursement for out of pocket expenses.
Jury service	Assessable	Wage or fee paid to jurors or expert witnesses, or payments made to cover wages or salary lost during the court sitting.
Korean Internment payment	Non - Assessable	One-off payment of \$25,000 to veterans who were interned by the North Korean military forces between 27 June 1950 and 19 April 1956, or their surviving partner.
Lump sum compensation payments	Assessable	A lump sum payment may preclude a client from receiving a Centrelink payment for a period of time. The client should obtain a letter from Centrelink confirming the exclusion period. In these circumstances, income for rent assessment purposes is based on the client's assumed Centrelink income appropriate to their age and household composition. Compensation payment paid as a lump sum is not assessable; however, any income generated from the investment of that lump sum is assessable. Lump sum payments paid by instalments will be assessed as income. If this income is less than the Centrelink income to which the client would otherwise be entitled, the income will be assessed as though they receive the relevant Centrelink income. These rules apply even if the client has disposed of the lump sum payment.
National Redress Scheme	Non - Assessable	A specific payment received from the National Redress Scheme (NRS) for Institutional Child Sexual Abuse, or a civil compensation payment in relation to institutional child sexual abuse.

Overseas pensions or benefits paid by an overseas government	Assessable	These amounts will be assessed in Australian dollars: <ul style="list-style-type: none"> as documented in a recent assessment obtained through the Centrelink Income Confirmation Scheme (ICS), or at the foreign exchange rate at the date of assessment. DCJ will use the foreign exchange rate provided by Commonwealth Bank at the date of assessment.
Overseas restitution/compensation payment or allowance	Non - Assessable	A specific payment by the German, Swiss, Austrian or other European Government.
Scholarships, prizes and grants	Assessable	Any living component, including accommodation expenses, is assessable. There are a wide range of scholarships, prizes and grants awarded by Governments, universities and schools. The type and purpose of each payment will determine how it is treated for rent assessment purposes. DCJ Scholarships are not assessable.
Stolen Generations Reparations Scheme and Funeral Assistance Fund compensation payments	Non - Assessable	The Stolen Generations Reparations Scheme provides ex gratia payments of \$75,000 to living Stolen Generations survivors who were removed from their families and committed to the care of the NSW Aborigines Protection or Welfare Boards. This payment is made in recognition of the harm these removals caused. The Funeral Assistance Fund provides one-off payments of \$7,000 to Stolen Generations survivors to assist with the cost of funerals.
Victims Support scheme	Non - Assessable	Recognition payments is a State Government program and forms part of the victim support package. The scheme recognises the trauma suffered by a victim due to the act of violence

Assessable and Non – Assessable Assets

Income type:	Rule:	Description / further rules if applicable:
Collections - hobby, trading or investment	Assessable	A Collection may comprise items such as art, bullion, coins, or stamps. A collection is an assessable asset for rent subsidy assessment purposes. The gross value of the collection will be treated as a financial asset and deemed interest income will apply.
Other Asset – for example: gold, silver or platinum bullion	Assessable	Bullion is an assessable asset. Whether or not income is derived, the value of the asset will be treated as a financial asset and the deemed interest will apply.
Personal assets	Non - Assessable	Includes assets such as cars, caravans, boats, jewellery, clothing, furniture, computers, personal mobility equipment, etc.
Property assets such as land, residential, retail, commercial, industrial, infrastructure or agricultural farming real estate.	Assessable	Including assets owned by a client and/or partner or any member of the household: <ul style="list-style-type: none"> in full, jointly, or in part-share located within Australia or overseas privately or in a business structure where a dwelling or other building is under construction subject to covenant or caveat such as a mortgage or loan a life interest in an asset We include real estate or other property assets which a client and/or partner or any member of the household: <ul style="list-style-type: none"> generates an income by renting, leasing or letting the property leaves vacant for any period of time allows someone else live in the property rent free uses for farming, agricultural or other primary production purposes The property value is the market value, not the amount of any mortgage secured against it.
Real estate	Non - Assessable	Conditions where a property might not be considered a viable alternative for social housing or for rent subsidy purposes: <ul style="list-style-type: none"> Certain types of vacant land that are excluded from assessable assets for rent subsidy purposes. Subject to legal dispute such as a marital property settlement and income cannot be generated from it, or Is a burial plot

Special Purpose Payments

Income type:	Rule:	Description / further rules if applicable:
Self-managed budget	Non - Assessable	Payment/s to the participant or the participant's nominee for the purchase of reasonable and necessary disability support services.
Agency managed budget	Non - Assessable	Payment/s to a participant's support provider to pay for reasonable and necessary disability support services.
Plan managed budget	Non - Assessable	Payment/s to a Plan Manager to pay for reasonable and necessary disability support services.
Automated Transport Budget	Non - Assessable	Automated payment/s to a participant's nominated bank account. Payments can be made weekly, fortnightly or monthly depending on a participant's support package.

Appeals:

If a tenant disagrees with decision on how their rent was calculated, they are to speak first with the staff member who made the decision. If the tenant still disagrees with the decision, the tenant has the right to ask for a formal review of the decision. Refer to Appeals and Complaints policy for more information.

Responsibility:

Housing Officer

Assess eligibility for rent subsidy and calculator rent in accordance with THAC Policy and Procedures.

Conduct rent review every six months or when a tenants circumstance changes.

Ensure all tenants are aware of any changes to their rent subsidy.

Report any issues or irregular patterns to management.

Housing and Compliance Project Officer

Assess eligibility for rent subsidy and calculator rent in accordance with THAC Policy and Procedures.

Conduct rent review every six months or when a tenants circumstance changes.

Conduct annual review of rent policy to ensure any amendments are made in line with legislations and external policies.

Ensure staff are adhering to policies and procedures and provide necessary training.

Housing Manager

Review decision in line with THAC Policies and Procedures.

Ensure all staff understand THAC policies and procedures, provide necessary training where required.

Provide evidence/submission to the AHO to vary market rent on AHO managed properties where applicable.

Review and approve Tharawal Employment Scheme.

CEO TAC

Review recommendations to policies and procedures before submission to board.

Board

Monitor the policies efficiency and effectiveness to ensure improve practice and positive outcomes for Aboriginal people.

Report any findings and recommendation within its annual report.

Reference:

Legislation:	Related Policy
<i>Residential Tenancies Act 2010</i>	Tenancy Charges and Account Management Policy Supplement (DCJ Housing) - https://www.facs.nsw.gov.au/housing/policies/tenancy-charges-account-management-policy-supplement

<i>Residential Tenancies Regulation 2010</i>	Community Housing Rent Policy June 2020 - https://www.facs.nsw.gov.au/__data/assets/pdf_file/0003/333282/NSW-Community-Housing-Rent-Policy.pdf
<i>Aboriginal Housing Act 1998</i>	Eligibility for Social Housing Policy - https://www.facs.nsw.gov.au/housing/policies/during-tenancy-policy
	Aboriginal Housing Office – Aboriginal Community Housing Rent Policy
	NSW Affordable Housing Ministerial Guidelines 2020/21- https://www.facs.nsw.gov.au/__data/assets/pdf_file/0005/332789/NSW-Affordable-Housing-Ministerial-Guidelines-2020-21.pdf

Tharawal Housing Aboriginal Corporation staff must always adhere to the Confidentially and Privacy Policy.