

Community Housing Rent Policy - Guideline

for providers funded under the *Housing Act 2003* that deliver a community housing service and/or crisis accommodation.

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1 Purpose

The [Community Housing Rent Policy \(CHRP\)](#) and this associated *Community Housing Rent Policy - Guideline* describe how funded providers assess, calculate, and review the rent payable when a tenancy begins and when a household's circumstances change during a tenancy. This occurs annually or when there are changes to household income or household members.

Rent is paid where a household is covered under the provisions of the [Residential Tenancies and Rooming Accommodation Act 2008](#) (RTRA Act) and/or the [Housing Regulation 2015](#).

2 Link to the Community Housing Rent Policy

This Guideline must be read in conjunction with the [CHRP](#).

3 Incomes Used for Rent Assessment

3.1 Definition of Assessable Income

All monies received with some regularity or frequency that are not one-off payments for specific purposes or events, must be treated as income and included during rent assessment to determine rent payable by tenants. Assessable incomes include pensions, benefits and allowances, wages and work allowances, and other types of incomes.

A list of assessable income to be included when undertaking rent assessments is detailed in [12.1 Assessable Incomes](#).

3.2 Definition of Non-Assessable Income

Non-assessable incomes are broadly related to payments for bereavement, natural disasters, reimbursements and loans, some Government, and payments for specific purposes or events.

A list of non-assessable incomes used when undertaking rent assessments is detailed in the [12.2 Non-assessable Incomes List](#).

3.3 Assessment rates for family payments

Family Tax Benefit Part A (FTBA) and Family Tax Benefit Part B (FTBB) are assessed at 25 per cent for all children in the household. If the FTBA is paid as a lump sum, the provider should calculate the equivalent FTBA payment the household would receive if they had their FTBA paid fortnightly and add this amount to the fortnightly assessable income.

Child Support Allowance (also known as child maintenance) will be assessed at 25 per cent; paid either through the Child Support Agency, by an Order of the Court, or by voluntary payments. If a household member provides evidence from Services Australia or the Child Support Agency that they are not receiving the Child Support Allowance indicated on their Centrelink Statement, the rent will be re-assessed based on the actual Child Support Allowance/maintenance received by the household member.

4. Rent Assessment

4.1 Assessment Rules

Households entering social housing after the effective date of this policy will have their rent assessed at 25 per cent of gross household assessable income, inclusive of all assessable income types. There may be exceptions to the rent calculations for specific program arrangements (e.g., fully furnished units may be assessed at 28 per cent – refer to [6.3 Fully furnished accommodation](#)).

All existing tenants will have their rents reviewed and the CHRP applied at the time of their next scheduled rent review.

If a household advises of a change in circumstances, this will be treated as a full household rent assessment considering the income and household details for the entire household and the CHRP applied.

Funded providers transitioning existing tenants to the new policy must ensure the calculation of rent payable is sensitive to the tenant and household's circumstances and not cause financial hardship, giving consideration to the cost of living and ability to pay. How funded providers transition tenants must be detailed in their Implementation Plan and their rent policy.

Tenants and other household members managed by funded providers are generally entitled to Commonwealth Rent Assistance (CRA) paid by Services Australia or the Department of Veterans' Affairs (DVA). CRA is not considered income and therefore is not assessed at 25 per cent when it is paid to the tenant. If a household is deemed eligible for CRA, the total amount of CRA to which they are entitled is added to their rent, regardless of whether they receive the payment or not.

4.2 Household Members

Household members include all persons named on the tenancy agreement, their spouse/s, and all household members living in the accommodation regardless of their age or relationship to the tenant/s. The income of all household members, and tenants, must be included when determining the rent payable by a household.

4.2.1 Part-time household members

Part-time household members may reside in the dwelling for three days or less in any week, before their income is included for rent assessment. If a household member resides in the property for four (4) or more days per week, they will be added as permanent household members and their income will be included in the household rent assessment.

4.2.2 Carers

Providers must include the income of carers who reside in the property as their principal place of residence. If a carer does not live in the property with the other household members, they must provide evidence to demonstrate that they are required as a carer by the tenant or household member and have another primary place of residence.

4.2.3 Absent tenants

A tenant's income is fully assessable during periods where they have been approved to be temporarily absent from the property, including for holidays or work commitments.

Absences are assessed on a case-by-case basis, with the length of the absence aligned to the reason for the absence. Refer to the published [Social Housing Tenancy Management Policy](#) for further details on approved absences.

There are circumstances where a provider can apply minimum or reduced rent during an approved absence. Refer to [4.8 Minimum Rent or Reduced Rent](#).

4.2.4 New household members

Tenants must advise providers of all new household members within 28 days of their arrival, under requirements of the [Housing Act 2003 \(HA\)](#).

For the following new household members, the provider can choose to grant a grace period for the rent increase, until the date of the next rent review:

- a child under 16 (including a baby) which subsequently increases the income received by a household member
- a child being returned to the custody of any household member.

For all other new household members, a 28-day grace period applies and providers can increase the rent after the expiry of this period between reviews, providing this increase meets the notification requirements of the [Residential Tenancies and Rooming Accommodation Act 2008 \(RTRA Act\)](#). For example, if a new household member stays in the home for a week and then leaves, this week would be counted toward their 28-day grace period if they return to the household.

4.2.5 Returning household members

Returning household members do not receive a 28-day grace period if this has been previously granted and providers can increase the rent between reviews providing this increase still meets the requirements of the [RTRA Act](#).

4.2.6 Removing household members

If a household member leaves the home and the remaining household member's income/s have changed, e.g., when a dependent child leaves the home or a person is deceased, the provider must re-assess the household rent in accordance with the rent policy and guideline and the [RTRA Act](#).

4.3 Households with Irregular Income

If a household member earns an irregular income that varies from week to week, their assessable weekly income is determined by averaging the irregular income received over the four (4) week period prior to the rent assessment date. Any rent reductions should be applied immediately.

4.4 Fair Contribution to Rent

The rent payable by tenants in community housing is calculated using an income-based methodology that considers all household incomes. The approved assessable income types are used to determine the subsidised rent payable up to 25 per cent of the household income (income-based rent) or market rent for the property, whichever is the lesser.

For the purposes of community housing rent calculation, fair contribution to rent ensures:

- the rent assessment should consider all assessable household incomes
- household members who receive no income, a very low income or cannot have their income identified or verified, will be attributed an income based on a Benchmark Payment
- the Benchmark Payment is equivalent to the income support payment that most closely aligns with an individual's circumstances, even if the person is ineligible for, or does not receive the payment
- the Benchmark Payment is determined by considering a range of factors, including but not limited to a person's age, marital status, if they live at or away from home, and the number and ages of children
- a temporary rent relief period of up to two years may be provided where a household member is attributed an income and the increased rent would cause the household significant financial hardship.

Any household member who is **eligible** to receive an income support payment but is not receiving it for any reason **should be** attributed an income, e.g., a person who will not engage with Services Australia.

A household member (not the tenant) who is **ineligible** to receive an income support payment under the **specific visa categories** identified below **will not be** attributed an income.

See [4.4.1 Specific Visa Categories](#) for further details as to whether or not an income is attributed.

A temporary rent relief period should align with the time taken by a reasonable person to resolve their financial or visa issues (e.g., secure permanent residency, access a Services Australia income, etc.).

4.4.1 Specific Visa Categories

Visas that allow the person to work

A household member who holds a visa that allows them to work can support themselves financially and **will pay a rent contribution**. The household member's rent contribution will be calculated on the income the household member earns, or an attributed income if they experience a period of unemployment. Relevant visas may include some Temporary Protection or Bridging Visas, New Zealanders on 444 visas, and Safe Haven Enterprise Visas.

Visas that do not allow the person to work or access income support payments

A household member **will not pay a rent contribution if**:

- a visa condition is that the household member's sponsor has guaranteed to pay their living expenses for the duration of their stay in Australia, or
- the household member cannot earn an income, or
- the household member is not entitled to receive income support payments.

Household members who hold a visa and do not receive an income are ineligible to be approved as tenants, either on a new application or because of a request to succeed a tenancy. These visas may include some Temporary Protection Visas, Visitor's Visas, Partner Visas, or Tourist Visas.

Tourist or visitor visas that do not allow the person to work or access income support payments

A household member who holds a visa that does not allow them to work or access income support payments **will not pay a rent contribution**.

After the four (4) weeks period of grace, they will be considered to be a household member, and will have an income attributed e.g. on a tourist or visitor visa.

Visas that allow some access to Services Australia income support

A household member who holds a visa that allows them to access income support payments **will pay a rent contribution**. The household member's rent contribution will be calculated on the income support payment the household member receives or an attributed income including during an approved absence (refer 4.2.3).

4.5 Work Incentives

4.5.1 Tax allowance scale

To increase work incentives, the rent component of income earned from work is assessed on 'after tax' income. The gross taxable working income of all tenants and household members is reduced by the tax allowance scale to determine the income used to assess rent.

The tax allowance scale is not applied to:

- tenancies under the social affordable housing program
- superannuation paid by tenants and household members as a component of their income
- pensions, benefits, and allowances.

The tax allowance scale applied to 'after tax' income does not include the Medicare Levy (currently two (2) per cent), leave loading, tax rebates or offsets.

The [Community Housing Rent Calculator \(CHRC\)](#) has been developed to assess rent in accordance with the tax allowance scale. The Tax Allowance Scale and the CHRC will be updated with changes in the tax rates made by the Australian Government from time to time.

4.5.2 Guaranteed rent periods

To encourage household members receiving a Services Australia or DVA income support payment to enter the workforce, they receive a guaranteed rent period of six months from commencement of work. During the six-month guaranteed rent period, the household rent is not adjusted (increased) to include their earned income.

Providers must apply the guaranteed rent period to all households that advise a household member is entering the workforce. Guaranteed rent periods do not apply if the household member:

- is not starting new employment but has an increase in hours
- is self-employed
- is returning to work after being on a WorkCover payment, or
- has started a second job.

4.5.3 Youth to Work

Young people under 25 years of age who are not the tenant or the spouse in a social housing property, and who are working will not have their working income included in the calculation of rent payments. The statutory income payments will still be assessable.

4.6 Sweat Equity

The CHRP does not provide discounts to tenants in recognition of sweat equity. Sweat equity refers to a contribution through work or effort, as opposed to a financial contribution.

4.7 Market Rent

Tenants should be charged an affordable rent which means that rent will be assessed on either an income-base or the market rent, whichever is the lower amount. Maximum rent for the property is determined by the provider and should be the market rent.

4.7.1 Determining market rent

In determining market rents, providers should consider the private market rent for similar properties of the same standard in the area, and any relevant data published on median rents. Providers should review market rents on an annual basis prior to undertaking rent reviews and may seek independent valuations of properties to calculate market rents.

Tenants have the right to appeal market rent assessments, therefore providers must keep a copy of the methods used to derive market rents. These records must be held from the day the tenant starts paying rent, and funded providers are to hold these records for six months after the end of the tenancy agreement or rooming accommodation agreement.

4.7.2 Shared housing within a single dwelling

Tenants in shared housing arrangements are assessed separately for rent. However, where all tenants are residing in a single property with shared amenities, such as bathroom, living areas or kitchens, the combined rent of all tenants must not exceed the property's market rent. This means that each tenant's rent must not exceed an equal share of the market rent.

Where each tenant in the shared housing arrangement has an individual unit within a single dwelling (not a complex), even if some amenities are shared, the maximum rent for the property is based on the market rent determined for the individual unit, and not the complex.

4.8 Minimum Rent or Reduced Rent

Tenants must pay the full amount of rent payable as calculated by their rent assessment. Providers can approve a household be charged minimum rent in some circumstances. Specific details in relation to circumstances when minimum rent and reduced rent can be charged are detailed below.

A provider's rent policy should detail:

- if a minimum or reduced rent can be approved
- the delegate for approving a minimum or reduced rent; and
- the circumstances in which a minimum or reduced rent will be applied.

Minimum rent and reduced rent should not be used to assess rent for tenants who cannot verify their income or have no or low income.

4.8.1 Minimum rent

The minimum rent charged by providers should be based on 10 per cent of the living at home rate (dependent rate) of Youth Allowance paid by Services Australia. Minimum rent should be updated in line with the base rate of the Services Australia adjustments on an annual basis prior to undertaking rent reviews.

Providers can approve minimum rent be charged to a household:

- to assist where a sole tenant is on an approved temporary absence due to incarceration or hospitalisation, undergoing rehabilitation or undertaking vocational training to improve their chances of obtaining employment, work, training, or study [must be in Queensland]
- to assist a household in severe economic difficulty, or
- when the calculated rent is lower than the minimum rent. The minimum rent is the lowest rent a household can pay.

In instances where a tenant is on an approved temporary absence due to hospitalisation or undergoing rehabilitation, they must provide evidence that they will incur additional accommodation costs during the temporary absence before minimum rent can be applied.

Where a minimum rent is being applied, the minimum rent should not be approved for a period exceeding six months.

4.8.2 Reduced rent

Providers can approve a temporary reduced rent for a household when there are remaining household members in the property where there is an approved absence. Rent will be calculated at 25 per cent (or other assessment as applicable to the program) for all remaining household members.

Where a reduced rent is being applied, the reduced rent must not be approved beyond the temporary absence period.

4.9 Rent Reviews

Providers must comply with the [RTRA Act](#) and tenancy agreements when increasing or decreasing household's rent, including when a rent subsidy is removed.

Providers should review rents for all households at least annually, or when they become aware of a change in household circumstances.

Funded providers transitioning existing tenants to the new policy must ensure the calculation of rent payable is sensitive to the tenant and household's circumstances and not cause financial hardship, giving consideration to the cost of living and ability to pay.

Tenants are responsible for advising providers of a change in circumstances within 28 days of the change occurring and should be advised of this responsibility at the start of the tenancy. Tenants may request a reassessment of rent at any time because of a decrease in income or a change in household circumstances.

A tenant can request a rent decrease to be backdated to the date they advised the provider if they can prove that they advised the provider of the change in circumstances, and the provider did not re-assess their rent.

Providers must give tenants written advice regarding the outcome of their rent review including the new rent to be charged.

If a tenant fails to provide evidence of all household members' incomes required to complete a rent review in the time specified by the provider, the provider can remove the household's rent subsidy (market rent less the income-based rent including CRA).

Removing the rent subsidy means that the tenant is charged the market rent for the property. Any applicable rent subsidy should be re-applied from the day that all required evidence of income for the rent review is supplied to the provider.

4.9.1 Rent increases and decreases between reviews

Providers must comply with Sections 91 to 94 of the [RTRA Act](#) and tenancy agreements as appropriate when increasing or decreasing a household's rent, which means that some rent increases will need to be deferred.

Tenants should have their rent reduced immediately on reporting and providing evidence of a decrease in income to the provider.

Unless specified in the CHRP, increases in income will become apparent at the time of rent confirmation and affect the rent charged from the time of that rent review.

4.10 Evidence of Income

For rent assessment purposes, tenants must make available to the provider, evidence of all sources of income for all household members. Evidence of income should be no more than 28 days old.

A provider's rent policy must detail what evidence of income will be accepted from the tenant.

Providers should not accept evidence of income if the customer has altered the documents e.g., such as blackening out the document in any way, where information has been deleted, withheld pages, or where it is suspected or known that the evidence provided has been tampered with.

Where possible, providers should use evidence of income that is prepared or validated by an external third party. Evidence can be, but not limited to, Services Australia statements, pay-slips prepared by an employer, or a *Notice of Assessment* prepared by the Australian Taxation Office (ATO).

4.10.1 Non-disclosure of income or household members

If a provider receives evidence that a tenant has not declared income or a new household member/s at a rent review, the provider must reassess the tenant's rent as detailed below.

- In cases where the tenant has not declared additional income, e.g., that a household member commenced employment, the additional rent payable should be reassessed and applied in accordance with the date of the change.
- In cases where the tenant has not declared an additional household member, the additional rent payable should be reassessed and applied following the date that any applicable grace period should have ceased, or from the date of the change.

Providers must comply with the [RTRA Act](#) and tenancy agreements when increasing or decreasing a household's rent.

5 Goods, Services and Utility Charges

Providers must comply with the requirements of the [RTRA Act](#) and tenancy agreements when applying charges for goods, services or utilities. This includes providers managing Crisis Accommodation Program (CAP) properties when on-charging for gas, electricity, or water charges, even if no formal agreement for these charges is in place.

5.1 Car Parking

Providers must not charge for car parking where the properties have been funded in any way by the State.

For head-leased programs where the provider is head-leasing a number of dwellings in a larger complex, there may be instances where the provider may need to pay for the use of a car park. In these cases, and if under a community titles scheme, a car park charge must be listed on the tenancy agreement as an optional charge in an agreement between the provider and tenant.

6 Program Specific Requirements

There are some program specific rent requirements that are detailed in this section.

6.1 Existing contracts for social affordable housing

Properties designated under the Affordable Housing Program, to which the affordable rent setting of no more than 30 per cent of the gross household income plus 100 per cent of the CRA to which a household is entitled, applies under the Community Housing Rent Policy.

The following sections of the CHRP are **not** applicable to designated properties with these rent settings:

[4.1 Assessment Rules](#)

[4.5.1 Tax allowance scale](#)

[4.5.3 Youth to Work](#)

[6.2 Crisis Accommodation Program \(CAP\)](#)

[6.3 Fully furnished accommodation](#)

[6.4 Supportive Housing Program \(SHP\)](#)

[12 Assessable and non-assessable income lists](#)

6.2 Crisis Accommodation Program (CAP)

This section establishes the rent assessment requirements for providers funded under the CAP program.

The application of the CHRP is influenced by the accommodation and support arrangements in place for customers. Under some service arrangements, providers may apply a charge, rather than rent, however, **the charge will still be referred to as rent under this policy requirement.**

Sections of the [RTRA Act](#) have relevance for CAP providers. Providers must make sure they are aware of and comply with the [RTRA Act](#) where appropriate e.g., once arrangements exceed 13 weeks.

For services delivered under CAP, the following principles apply:

- support the aims and objectives of the accommodation and support programs a service is funded under
- access to and level of service should not be affected by a tenant's ability to pay a service charge or rent; however, tenants should be charged rent in accordance with this policy as soon as practicable
- it is appropriate to transition the tenant to the full applicable rent as their financial circumstances change to facilitate the transition of the tenant into their next housing arrangement, without unnecessary barriers.

Charges for crisis accommodation cannot exceed 25 per cent of the household's assessable income, plus 100 per cent of the CRA entitlement.

Where providers are funded to deliver services under CAP, they can charge for accommodation in accordance with the *CHRP* and this *Guideline*. The following exceptions apply:

- providers can, at their own discretion, set rent/charges at less than 25 per cent of assessable household income in determining rent/charges however, providers should consider the principles listed above
- depending on the tenant's circumstances and the type of service offered, funded services may charge no rent at all for the period.

Charges paid by tenants for tenancies that are not covered by the [RTRA Act](#) should be linked to the tenant's case management plan and service policies in accordance with continuing program requirements.

Payments or tenant contributions made by residents in CAP accommodation, which are not the subject of an agreement covered by the [RTRA Act](#), are not rent but will be treated as rent in this policy. However, these charges must not exceed 25 per cent of assessable income plus any CRA entitlement.

6.3 Fully furnished accommodation

A tenant in a furnished property may be charged up to 28 per cent of gross assessable household income plus 100 per cent of CRA, to a maximum of the applicable market rent.

If the property is tenanted unfurnished, the assessment rate should be 25 per cent of gross assessable household income plus 100 per cent of CRA to a maximum of the relevant market rent.

Family payments (Family Tax Benefit A or B) paid to the tenant in fully furnished units will be assessed at a maximum rate of 25 per cent, rather than the standard charge of 28 per cent.

The fully furnished property charge of 3 per cent is not applied to Family Tax Benefit A or B payments. These payments are assessed at 25 per cent.

6.4 Supportive Housing Program (SHP)

This section establishes the rent assessment requirements for designated properties under the Supportive Housing Program. The rent assessment rules applied by funded providers must comply with their funding agreement.

Tenants in these properties may be charged rent as either:

- crisis accommodation
- social housing, or
- Brisbane Common Ground (as per their funding agreement with the department).

7 Tools and Resources

The department has developed the Community Housing Rent Calculator (CHRC) to support providers undertaking rent assessments in accordance with the CHRP. The CHRC is software hosted by the department and updated quarterly to ensure consistency with Services Australia, DVA and ATO rates and payments.

Providers are required to use the CHRC or an equivalent tool when undertaking rent assessments for all programs, except the affordable housing program (refer to [6.1 Existing contracts for social affordable housing](#)). If using an equivalent tool, it must calculate rent in a way which complies with the requirements of the CHRP, and the provider must be able to demonstrate on request that it will always produce the same rent calculation as the CHRC.

A provider's calculation tool may be required to be tested by the Department to confirm the accuracy of the calculations, and that it produces the same rent calculation as the department's calculator.

8 Record Keeping

The Queensland [Public Records Act 2002 \(PR Act\)](#) governs the handling of public records. Pursuant to Section 8(1) of the [PR Act](#),

Funded providers (being a public authority) must ensure that all public records, e.g. tenancy agreements or rent assessments that are created, must be kept and maintained in accordance with the [PR Act](#).

In addition, Section 17 of the [Housing Regulation 2015](#) requires that if a tenant pays rent for the housing, the funded provider must keep a record of rent calculations for the tenant for the period;

- starting on the day the tenant starts paying rent; and
- ending on the day that is 6 months after the last day the tenant pays rent.

9 Reporting Requirements

All reporting requirements for this policy are detailed in the providers relevant funding agreement.

10 References

Legislation and regulations

[Housing Act 2003](#)

[Housing Regulation 2015](#)

[Human Rights Act 2019](#)

[Public Records Act 2002](#)

[Residential Tenancies and Rooming Accommodation Act 2008](#)

[Residential Tenancies and Rooming Accommodation Regulation 2009](#)

Department documents

[Social Housing Eligibility Criteria](#)

[Community Housing Rent Policy](#)

[Social Housing Program Specification](#)

[Social Housing Tenancy Management Policy](#)

11 Contacts

Providers who are unsure about the applicability of this Guideline to their assistance agreement should contact the Department of Housing, Local Government, Planning and Public Works via their Contract and Partnership Officers.

Brisbane Region

- Phone: 3007 4386
- Email: hhsbrord@housing.qld.gov.au

South/West Region

- Phone: 3437 6044
- Email: hhsswword@housing.qld.gov.au

Central Queensland/North Coast Region

- Phone: 4848 7060
- Email: hhs-sd-cqncr-ord@housing.qld.gov.au

Northern Queensland Region

- Phone: 4724 8578
- Email: hhs-nr-ord@housing.qld.gov.au

First Nations Housing and Homelessness - Cairns

- Phone: 4036 5570
- Email: FNHHDirectorDelivery@housing.qld.gov.au

12 Assessable and non-assessable income lists

This section of the document has been developed to support community housing providers to apply the Community Housing Rent Policy (CHRP).

12.1 Assessable Incomes

All general income is considered assessable when determining rent payable by tenants, unless it is listed as non-assessable income. Assessable income includes pensions, benefits and allowances, wages and work allowances and other income sources.

Below are lists of assessable income types to include in rent assessments.

Assessable incomes	
Income type	
	Abstudy
	Age pension
	Allowance paid with working income
	Armed Forces Reservists pay
	Austudy
	Auxiliary Fire Fighters pay
	Board paid by any household member to the tenant
	Bonus paid with wages
	Business Income
	Carer payment
	Casual Earnings
	Child Care Benefit - Family Day Care Provider
	Commission
	Commonwealth Rent Assistance
	Compensation
	Dad and Partner Pay
	Deemed income from investments or assets
	Disability Support Pension

Assessable incomes	
Income type	
	Double Orphan Pension
	Energy supplement
	Family Day Care Allowance
	Family Tax Benefit Part A
	Family Tax Benefit Part A Energy Supplement
	Family Tax Benefit Part B
	Family Tax Benefit Part B Energy Supplement
	Family Tax Benefit Supplement B
	Financial Investments Interest
	First Aid Allowance
	Foreign Income
	Foreign Pension
	Fringe Benefit
	Higher Duties
	Holiday Pay
	Incapacity to Work Benefit paid by DVA
	Incentive allowance paid with earnings
	Income for Foreign Students
	Income from Foreign students
	Income from Trusts or Companies
	Income Streams and Annuities
	Income Support Supplement
	In-kind Payments
	JobSeeker Payment
	Leave Loading pay

Assessable incomes	
Income type	
	Living Away from Home Allowance – Centrelink
	Living Away from Home allowance for wage earners
	Locality Allowance for public servants
	Long Service Leave
	Lump sum payments
	Maintenance/Child support
	Masters and Doctorate Thesis allowances paid to Abstudy recipients
	New Enterprise Incentive Scheme
	Orphan Pension paid by the Department of Veteran's Affairs
	Other income
	Overseas Child Payment paid with Pensions
	Overtime
	Paid Parental Leave
	Parenting Payment (Single and Partnered)
	Payments to volunteers – regular income
	Penalty Allowance
	Public Trustee Higher Growth Fund
	Real Estate Income
	Remote Area Allowance
	Royalties payments from Indigenous held land in trusts
	Rural Area Incentive Scheme Locality Allowance
	Salary sacrifice
	Self-employed
	Service Pension
	Special Benefit

Assessable incomes	
Income type	
	Spouse Maintenance
	Superannuation
	Termination Pay
	Wages
	War Widow Pension
	Work Care / WorkCover Payments
	Work for the Dole
	Youth Allowance

12.2 Non-assessable Incomes List

Non-assessable incomes are broadly related to payments for bereavement, natural disasters, reimbursements and loans, some Government compensations (such as payments under the Queensland Government Aboriginal and Torres Strait Islander Wages and Saving Reparations Scheme), and payments for specific purposes or events.

Non-assessable incomes or payments include:

- reimbursements, or as a partial payment to offset costs,
- one off payments,
- 'earn and learn' incentives
- incentives for carers or guardians that support other government objectives, or
- Working income of young people aged under 25 years except for where the young person is in the role of tenant or spouse of tenant.
- Emergency recovery payments (ERP)

Non-assessable incomes	
Income type	
	Aboriginal and Torres Strait Islander People Stolen Wages
	Abstudy Additional incidentals
	Abstudy Living Allowance Board School
	Abstudy School Term Allowance 1, 2, 3 and 4
	Accommodation Allowance paid with Abstudy

Non-assessable incomes	
Income type	
	Accommodation Expenses (ERP)
	Additional Assistance Payment
	Additional Assistance paid with Abstudy one-off
	Additional Boarding Allowance
	Adequate Means of Support Payment - DVA
	Adult Expenses (ERP)
	Advance on a Centrelink Payment
	AIC Pensioner Education Supplement
	Approved Program of Work Supplement
	Approved Program of Work Supplement – Remote Jobs and Communities Program Supplement
	Approved Program of Work Supplement of Green Corps Supplement
	Approved Program of works Supplement - Remote Jobs and Communities Program Supplement
	Arrears non-taxable (back payment of income)
	Arrears taxable (back payment of income)
	Asbestos related illness compensation payment
	Assistance for Isolated Children payment
	Assisting Older Australians payment
	Attendant Allowance paid by the DVA
	Bereavement Allowance
	Bereavement Payment – FTB Part A Supplement
	Bereavement Payment – FTB Part B Supplement
	Bereavement Payment FTB Newborn supplement
	Bereavement Payment FTB Part A
	Bereavement Payment FTB Part B

Non-assessable incomes	
Income type	
	Bereavement Payment Large Family Supplement
	Bereavement Payment Lump Sum Payment
	Bereavement Payment Multiple Birth Allowance
	Bereavement Payment Rent Assistance
	Bereavement Payment Single Family Income Supplement
	Bereavement Payments
	Bonus for Children – one-off payment
	BSWAT (Business Services Wage Assessment Tool) Compensation Scheme
	Building Expenses (ERP) one-off
	Burial Assistance Payment (ERP) one-off payment
	Business Expenses (ERP) – regular
	Carer Bonus - DVA
	Carer Supplement – Annual
	Carer's allowance
	Carer's Payment – one off
	Carer's supplement – Annual
	Carer's Adjustment Payment
	Centrelink loan
	Centrelink working credits
	Child Disability Allowance – one-off
	Child Expenses payment (ERP)
	Clean Energy Advance and Top-up payment
	Clothing Allowance - DVA
	Community Development Employment Payment Interim Payment

Non-assessable incomes	
Income type	
	Community Development Employment Program Participant Supplement
	Community Development Employment Program Trans Arrears Payment (ERP)- one-off
	CPS retrospective payment
	Crisis Payment
	Crisis Payment for Extreme Circumstances - Family and Domestic Violence
	Crisis Payment for Humanitarian Entrants
	Crisis Payment for National Health Emergency
	Crisis Payment for Other Extreme circumstances
	Crisis Payment for Release from Prison or Psychiatric Confinement
	Deceased Estate Trustee Payment
	Decoration Allowance - DVA
	Defence Force Income Support Allowance (DFISA) paid by the DVA
	Deprived Income
	Disability Pension including Extreme Disablement Payment, Special Rate, Intermediate Rate and General Rate paid by the DVA or any country
	Dislocation Allowance
	Distance Education Allowance paid by Centrelink
	Drought Force Supplement
	DSP Attendance Allowance
	Education entry payment and supplement
	Emergency Recovery Payment (ERP)
	Employment Entry Payment
	ERP Payment Code
	Essential Medical Equipment Payment
	Ex-gratia payments

Non-assessable incomes	
Income type	
	Expenses Component A for Financial Case Management
	F-111 Ex-gratia lump sum payment
	FACS Education Supplement
	Family Tax Benefit (A) Supplement
	Fares Allowance paid by Centrelink
	Farm Expenses (ERP) One-off Payment
	Farm Family Restart
	Farm Household Support
	Foster Care Allowance
	Fuel Expenses (ERP) one-off
	Fuel Expenses (ERP) regular
	Funeral Allowance – DVA
	Funeral Expenses one-off
	Grandparents Child Care Benefit
	GST
	Guardian Allowance
	Home Based Maintenance Allowance
	Home Modifications payment (ERP) one-off
	Hospital Expenses payment (ERP) one-off
	Hospital Expenses payment (ERP) regular
	Incentive Allowance paid with DSP
	Incidentals Allowance and additional Incidentals Allowance paid with Abstudy
	Indigenous Wages and Savings (1890s - 1980s) Reparations Scheme
	Insurance Expenses payment (ERP) one-off

Non-assessable incomes	
Income type	
	Irrigation Management Grant (ERP)
	JET - Child Care Fee Assistance
	Jobseeker Transitional supplement
	Juror's Allowance
	Language Literacy & Numeracy Supplement (LLNS)
	Lawful Custody paid with Abstudy
	Loss of Earning Allowance – DVA
	Low Income Supplement
	LPG Conversion Expenses (ERP) One off payment
	LPG Dedicated Vehicle Expenses (ERP) One off payment
	Lump Sum Advance payment paid by DVA
	Lump sum compensation payments
	Maternity Immunisation Allowance
	Meal Allowance
	Medical Expenses payment (ERP)
	Mobility allowance
	Motor Vehicle Allowance
	Multiple Birth Allowance
	National Building and Jobs Plan payments – one off
	National Disability Insurance Scheme (NDIS) – lump sum or instalment
	National Redress Scheme payments for Institutional Sexual Abuse
	Newborn Upfront and Supplement
	Notional Pension Supplement reported on Centrelink Income and Asset Statement
	Out-of-Pocket Expenses (ERP) One-off

Non-assessable incomes	
Income type	
	Palm Island Anti-Discrimination Compensation
	PaTH Internship Incentive
	Pension Bonus Bereavement Payment
	Pension Bonus Scheme Payment
	Pension Bonus Top-Up Payment
	Pension Loans Scheme
	Pensioner Education Supplement
	Pensioner Supplement
	Pharmaceutical allowance
	Pharmaceutical Allowance Board Provider
	Pharmaceutical Allowance Boarder School
	Pharmaceutical Lump-Sum
	Prisoner of War Recognition Supplement
	Reconciliation Special Adjustment
	Recreation Transport Allowance paid by DVA
	Refund of Recovery Fee
	Relocation Allowance
	Relocation Scholarship
	Remote Area Allowance Boarder Provider
	Remote Area Allowance paid by DVA
	Remote Area Allowance School Boarder
	Remote Area Education Project Scholarship payments
	Rent Assistance Boarder Provider
	Rent Assistance Boarder School

Non-assessable incomes	
Income type	
	Repatriation Expenses (ERP) one-off
	Residential Costs
	Royalties paid to Indigenous Communities paid directly to the community and used by the community held in non-discretionary trusts
	Scholarship Living Expenses
	Scholarships for study expenses
	School Fees allowance group 1, 2 Board, Boarding and Fees
	School Kids Bonus - Education Tax Refund Payment
	School Term Allowance
	Seniors Concession Allowance
	Seniors Concession Allowance paid by DVA
	Serving Australian Servicemen one-off payment of \$25,000 - taken prisoner by Japanese/Korean forces
	Single Income Family supplement
	Special Child Care Benefit
	Stillborn Baby Payment
	Student Start up Scholarship
	Study and Research Assistance Scheme (SARAS)
	Substitute Bereavement Payment – FTB Part A
	Substitute Bereavement Payment – FTB Part A Supplement
	Substitute Bereavement Payment – Large Family Supplement
	Substitute Bereavement Payment – Multiple Birth Allowance
	Substitute Bereavement Payment – Rent Assistance
	Surviving Australian Servicemen one off payment of \$25,000 – taken prisoner of war by Germany, Italy or their allies during WW1
	Telephone Allowance
	Temporary Incapacity Allowance paid by DVA

Non-assessable incomes	
Income type	
	Tertiary Access Payment paid by Services Australia
	Training Allowance
	Training and Learning Bonus
	Training Supplement
	Transition to Independent Living Allowance
	Transitional Supplement - DVA
	Travel Expenses (ERP) one off
	Utility allowance
	Vehicle Assistance Scheme – DVA
	Vehicle Expenses (ERP) one-off
	Veterans' Children Education Scheme
	Victoria Cross Allowance
	Visa and Passport Expenses (ERP) one-off
	Working income for all young people aged 24 years of less, with the exception of the Tenant and their Spouse
	Youth Disability Allowance
	Youth Disability Supplement

13 Tax Allowance Scale

Rent is assessed on the 'after tax' working income for all tenants and household members income to increase work incentives/minimised work disincentives for most housing programs.

Prior to completing the rent assessment, the gross income related to working for all tenants and household members must be reduced by the tax allowance scale in the table below. The tax allowance scale is based on gross weekly income amounts.

The CHRC has been developed to apply the tax allowance scale to working income and assess rent without the need for providers to apply the tax allowance manually.

The [tax tables](#) can be obtained from the Australian Taxation Office.

The Tax Allowance Scale does not include:

- the Medicare levy
- leave loading or tax rebates or
- offsets or specific purpose levies that may be charged by the Australian Taxation Office
- any superannuation paid by tenants and household members as a component of their income is also not deducted as part of the Tax Allowance Scale.

14 Definitions

Term	Meaning
Applicant	Applicant means any person seeking a social housing service.
Assessable Income	Assessable Income means all general income, including pensions, benefits and allowances, wages and work allowances, and other income sources as specified in the Community Housing Rent Policy , published by the department from time to time, and available on the government's website.
Asset Management	Asset Management means the processes, systems and activities required to manage the life cycle of funded housing assets and the portfolio.
Community Housing	Community Housing means the provision of a community housing service. Community Housing Service is as defined under the Housing Act 2003 .
Community Housing Rent Policy	Community Housing Rent Policy means the document of the same or similar title published by the department from time to time, and available on the department's website.
Community Housing Provider	Community Housing Provider means an entity providing or required to provide housing services using funds provided by the department.
Community Housing Service	A community housing service is a social housing service that is not public housing. As defined under the Housing Act 2003 .
Crisis Accommodation	Crisis Accommodation means housing services funded under the Crisis Accommodation Program.

Term	Meaning
Customer	Customer means a person who is receiving relevant goods or services from the funded provider, including a tenant of the funded provider, or has applied to the funded provider to receive relevant goods and services.
Department	Department means the Department of Housing, Local Government, Planning and Public Works.
Eligible applicant	Eligible applicant means those persons who meet the eligibility criteria as specified in the Social Housing Eligibility Criteria , published by the department from time to time, and available on the department's website.
Funded Property	<p>Funded property, of a funded provider providing a housing service, means:</p> <ul style="list-style-type: none"> • land that the chief executive, or another funded provider, transfers to the funded provider; or • land that the funded provider acquires, wholly or partly, using funding or receipts for the housing service; or • land held by the funded provider on which housing has been constructed, or other improvements have been made. <p>As further defined under the Housing Regulation 2015.</p>
Funded Provider	A funded provider is an entity providing, or required to provide, housing services using funding.
Funding	<p>Funding is assistance provided by the chief executive:</p> <ul style="list-style-type: none"> • in the form of money or other assistance to a funded provider to assist the provider in providing housing services; and • on condition the funded provider is accountable to the chief executive for providing the housing services and the use of the money or other assistance. • As defined under the Housing Act 2003.
Funding Agreement	<p>Funding agreement</p> <ul style="list-style-type: none"> • The chief executive may enter into an agreement (a funding agreement) with an entity for giving funding to the entity. <p>A funding agreement may include the terms the chief executive considers appropriate.</p>
Household	Household means all persons named on the application for housing assistance, or identified in the residential tenancy agreement, regardless of age or relationship.
Housing service	<p>A housing service is a social housing service or an ancillary housing service.</p> <p>As defined under the Housing Act 2003.</p>
Private housing	Private housing means housing that is available in the private housing sector, or the non-social housing sector. It can be owner-occupied dwellings or rented privately and covers a range of housing types, including houses, apartments and caravan parks.
Property	<p>Property means a building or area of land, or both together.</p> <p>Property may encompass Funded Property as defined under the Housing Act 2003.</p>

Term	Meaning
Published	Published means made available on the department's website and made available at the department's offices.
Receipts	<p>Receipts, for a housing service that a funded provider provides, means:</p> <ul style="list-style-type: none"> • funding paid to the funded provider by the chief executive; or • an amount, other than funding, that the funded provider receives for providing the service (like rent and fees); or • the proceeds of sale of a funded property; or • interest on an amount mentioned in the above paragraphs. <p>As defined under the Housing Regulation 2015.</p>
Regulation	Regulation means the Housing Regulation 2015 .
Social Housing	<p>Social Housing means the provision of a social housing service to an individual for residential use, other than crisis accommodation.</p> <p>Social Housing Service is as defined under the Housing Act 2003.</p>
Social Housing Eligibility Criteria	<p>Social Housing Eligibility Criteria means the document with that name published by the department.</p> <p>As defined under the Housing Regulation 2015.</p>
Social Housing Service	<p>A social housing service is the provision of housing to an individual for residential use, other than crisis accommodation.</p> <p>As defined under the Housing Act 2003.</p>
Social Housing Tenancy Management Policy	Social Housing Tenancy Management Policy means the document of the same or similar title published by the department from time to time, and available on the department's website.
Spouse	Spouse means a person in an interpersonal relationship and/or cohabiting with a tenant, applicant or resident, including husband, wife, partner or de-facto of any gender.
Tenancy management	Tenancy management means all the processes, systems and activities of housing managers to identify and select tenants, respond to tenant needs and deal with tenancy-related matters. This involves actively managing tenancies and promoting a responsive person-centered approach, including pathways to build a tenant's capacity and optimal level of independence.
Tenant	<p>A tenant is the person to whom the right to occupy residential premises under a residential tenancy agreement is given. Note—</p> <p>Under the <i>Acts Interpretation Act 1954</i>, section 35A, a reference in an Act to a person as lessee includes a reference to the person's personal representatives, successors and assigns. Under schedule 1 of that Act, a lessee includes a tenant.</p> <p>A tenant also includes—</p> <p>(a) the person to whom the right to occupy residential premises is to be given under a proposed residential tenancy agreement; and</p> <p>(b) the subtenant of a tenant.</p> <p>As defined under the Residential Tenancies and Rooming Accommodation Act 2008</p>