

RENT POLICY

1. INTRODUCTION

Piper Property Group Pty Limited (PPG) is committed to providing long term secure and affordable housing. In order to fulfil this objective, PPG has adopted the following Rent Policy which outlines the ways in which PPG can assist tenants to meet their housing costs and obligations.

Under PPG's current policy:

1. Households assessed as having *very low income* are only required to pay 25% of the gross household income as the tenant contribution towards rent;
2. Households assessed as having *low income* are only required to pay 27.5% of the gross household income as the tenant contribution towards rent; and
3. Households assessed as having *moderate income* are only required to pay 30% of the gross household income as the tenant contribution towards rent.
4. Households assessed for "Key Worker" managed apartments are only required to pay rent which is determined as 20% less than the market rent as determined by a registered valuer

PPG maintains the right to periodically, and/or at its discretion, vary the percentage of gross household income payable as the tenant contribution towards rent.

All payments of tenant contribution towards rent, shall be payable monthly in advance and shall be rounded down to the nearest five cents.

2. COVERAGE OF THIS POLICY

Coverage of this Policy includes rent definition and information, responsibilities of the tenant and household and the definition of Gross Household Income for the purpose of calculating contributions towards rent.

Procedures of arrangements for repayment of arrears owing by the tenant and the situation of tenants exceeding maximum income level are also outlined.

3. GENERAL SPECIFICATIONS

Market Rent

The market rent for the property is determined by a registered valuer. PPG will review the market rent payable on each of its properties regularly.

Determining Market Rent

The market rent for the property will be determined by Piper Property Group and/or an independent valuer.

Rent Rebate

Market rent is the maximum rent payable for each property. The rent rebate is the difference between the market rent, and the rent paid as the tenant contribution towards rent (as determined by rent policy).

The tenant may apply for a rental rebate by providing full details of gross household income as required by the provisions of the PPG rent policy, and adhering to the terms and conditions of their residential tenancy agreement.

The absence of all required information being provided by the tenant in the required time is regarded as indicating no need or desire for a rebate. Additionally, if the tenant is, in any way, in breach of their residential tenancy agreement, then PPG may at its sole discretion not grant or withdraw, the rent rebate for the tenant.

Determining the Rent Rebate

If a tenant is entitled to a rent rebate, the proportion paid by the tenant as rent is determined by:

- the types of income which are assessed for rent rebate purposes; and
- the percentage of each income category of a household

Proof of Gross Household Income

To determine the eligibility of a tenant for a rent rebate, the tenant is required to sign a declaration (in the format provided by PPG) and must provide proof of gross household income for the household including spouses/live in partner etc (includes those who are under 18 years) and other household members aged 18 years or over. A guide to acceptable forms of proof of income is set out in Appendix 1.

An exemption from the requirement to provide documentation of proof of income must be made in writing from the tenant at the time of offer of a property from Piper Property Group and subsequently at the time of rent reviews.

Any such application must clearly state in full the reasons for seeking such an exemption. The granting of an exemption shall be at the discretion of PPG management.

Rent Rebate Fraud

Rent rebate fraud occurs where:

- A tenant is aware of their obligation to advise PPG of any change to their household circumstances, and
- Deliberately does not advise of the change. This can occur either by deliberate omission, or through a false, incomplete or misleading statement.

Where PPG investigates an allegation of rent subsidy non-disclosure, it will apply the principles of procedural fairness. This means that a tenant will:

- Have the right to an impartial hearing, and
- Be advised of the relevant policy and what is required of them

Where PPG finds that a tenant has received a rent subsidy they are not entitled to, it may take a range of actions, depending on the circumstances. These actions may include cancelling or adjusting rent subsidies, through to termination of the tenancy and/or criminal prosecution. PPG can take these actions under the provisions of the *Housing Act 2001* and the *Residential Tenancies Act 2010*.

Rent Rebate Exclusions

Properties under management defined as being under State Environmental Planning Policy (Affordable Rental Housing) 2009 and occupied by a tenant are excluded from a Rent Rebate as their rent is already determined at a below market rental.

4. RENT REVIEWS

Piper Property Group reviews the level of rent paid by a tenant every 12 months to:

- Determine if a rent rebate is applicable, whether the tenant remains eligible for a rent rebate and/or
- Recalculate the level of rent paid to take account of any rise or fall to the gross household income which would result in an increase or decrease to the amount of the tenant's rent

Piper Property Group will reassess the rent level for a tenant following notification that the gross household income has changed.

If the date of commencement of the tenancy is less than one month prior to the date of notification of the review, the tenant will not be subject to a review at that time.

PPG will give not less than fourteen days written notice to the tenant of the due date for all documentation and information required to be submitted as proof of gross household income. Such notice will clearly specify all documentation and information required.

Following a review of gross household income, PPG will give not less than fourteen days notice in writing of the revised amount due as the tenant's contribution towards rent. The tenant's contribution towards rent may increase or decrease as a consequence of any rise or fall to the gross household income that may have occurred since the last 12 monthly review.

Increases or decreases may be made retrospective to the date of any increase or decrease in gross household income.

5. VARIATION TO GROSS HOUSEHOLD INCOME BETWEEN REVIEW

It is the responsibility of the tenant to advise PPG in writing within seven days of any variation to their gross household income which occurs between the annual review of household income, including but not limited to:

- any variation to the gross household income most recently assessed by PPG;
- any variation which would place the household within a different income band; or
- any variation which is the result of a change to the type of benefit, pension or allowance granted by a government department or statutory authority.

6. DECREASE IN GROSS HOUSEHOLD INCOME

Where a tenant's gross household income decreases PPG must be satisfied that the decrease is due to causes beyond the tenant's reasonable control, failing which the gross household income will be deemed not to have decreased below the minimum income level for the income band in which the household was classified immediately before the decrease.

Where a tenant has ceased employment which is beyond their reasonable control, they will be given a grace period of 3 months whereby their rent will be reduced in line with their new household income. After this time, the tenant is expected to have resolved their employment situation and PPG will conduct a further review of their circumstances. Tenants who are not able to demonstrate that they have returned to work will have their income deemed to be at the level it was immediately before the decrease. In certain situations whereby a tenant is able to satisfy PPG that they have made a conscious effort to return to work, PPG may extend their grace period.

An application to PPG to reduce the tenant's contribution to rent as a result of a decrease in gross household income must be submitted in writing, stating the reason for the decrease and including supporting documents, including but not limited to a separation certificate, a statement of final payments by employer, medical certificates and Centrelink rate notices.

On receipt of an application to reduce the tenant's contribution to rent PPG will undertake a review of the tenant's gross household income and of the tenant's contribution to rent. For the purposes of that review, PPG may require further information to be provided in writing or by way of an interview.

PPG will notify the tenant in writing of the outcome of the review, any revised amount due as the tenant's contribution to rent and of the effective date of any reduction in that contribution, which will be the date on which all information required by PPG for the purposes of the review was received by it.

7. EXCEEDING MAXIMUM INCOME LEVEL

Tenants who exceed the maximum income level will become ineligible for affordable housing and will be given 3 months' notice to vacate the unit. There are no tolerance levels allowing tenants household income to exceed the top income level.

8. REPAYMENT OF ARREARS/MONIES OWING BY TENANT

It is the preference of PPG for the tenant to repay any money owing including arrears as one lump sum payment. Any other arrangements for payment must be negotiated with the company and consent shall be at the discretion of the company.

The onus shall be on the tenant to make an application to PPG to repay any amount owing by instalments. Consent to such application shall only be given if the tenant can demonstrate inability to repay the full amount of the arrear as one lump sum payment due to financial hardship.

The tenant shall be required to meet with the Housing Officer to discuss their financial circumstances. The Housing Officer shall assist the tenant to prepare an income and expenditure statement, if necessary, to determine an amount which the tenant can afford to repay fortnightly instalments to eliminate the debt within a reasonable timeframe.

The Housing Officer shall make one of the following recommendations to the Housing Manager where a tenant is in arrears:

1. That a written agreement be made between PPG and the tenant which grants permission to the tenant to repay the amount owing by instalments at an amount specified and by an agreed date; or
2. That the company make an application to the Residential Tenancies Tribunal to terminate the residential Tenancy Agreement in accordance with Clause 88 of the Residential Tenancies Act 2010.

PPG accepts no obligation to approve any application from the tenant requesting permission to repay the amount owing by instalment. Each application shall be determined on a case by case basis with reference to the individual circumstances of the tenant at the time of application.

9. RESPONSIBILITIES OF THE TENANT

The tenant is responsible for paying the rent amount indicated in the Residential Tenancy Agreement.

The tenant is responsible for making a declaration in writing to PPG of all members of the household when requested and at the time of a rent review.

It is the tenant's responsibility to advise any variation to household membership within seven days of such a variation.

PPG recognises that tenants may wish to have guests stay with them from time to time and shall only request that the tenant notify the company of this if:

- the guest's intended length of stay is more than 12 days in any 28 day period; and no more than two consecutive months
- the guest is not able to nominate upon request another dwelling as their usual place of residence.

Should the tenant fail to fulfil their responsibilities required in accordance with the PPG Rent Policy and/or any other reasonable requirements as may be advised by PPG, then PPG may terminate the Residential Tenancy Agreement.

10. ABSENCE FROM A PPG DWELLING

Should a tenant wish to be absent from a PPG dwelling for an extended period PPG must be notified. Tenants can request to be absent from their dwelling for up to six weeks in any twelve month period, any longer must be approved in writing by PPG. Requests must be provided in writing to PPG and is to include the following information:-

- Reason for absence from dwelling
- Expected date of departure and arrival from the dwelling
- Arrangements for rent to be paid for the period of absence
- Contact details for a person to act as your agent for access to the unit (if required) and to attend to any other tenancy matters
- Contact details for the tenant while absent

All current terms and conditions of the tenancy will continue to apply during any absence. PPG will not approve subletting during absences and the last confirmed household contribution towards rent will continue to apply until the next scheduled rent review. PPG will advise if a rent review is required prior to departure.

It is the tenant's responsibility to confirm to PPG their return to the dwelling and that they no longer wish the agent to act on their behalf.

PPG will consider all requests and provide written confirmation if the arrangements are acceptable.

Where PPG finds that a tenant has been vacant from a property for a period longer than 6 weeks without written consent PPG it may take a range of actions, depending on the circumstances.

These actions may include cancelling or adjusting rent subsidies, through to termination of the tenancy and/or criminal prosecution. PPG can take these actions under the provisions of the *Housing Act 2001* and the *Residential Tenancies Act 2010*.

11. RIGHT OF APPEAL

Refer to Piper Property Group Appeals and Complaints Policy and Procedures. It includes advice to tenants about their right to appeal, what can be appealed and how to lodge an appeal.

12. CONFIDENTIALITY

PPG ensure that all confidential and sensitive business information and records are kept secure and protected from any unauthorised access or use. PPG will not release any confidential or sensitive information to a third party without the prior written consent or approval of the tenant or household members that own the information.

13. PRIVACY

PPG protects the personal information and privacy of tenants and household members. PPG will ensure that any personal and/or health information is not collected, used, stored or disclosed other than for the proper purposes of these services. Personal information and/or health information will not be released to or exchanged with an unauthorised third party unless with the informed consent of the tenants and/or household members affected or this is lawfully authorised or required.

14. GLOSSARY

Affordable Housing

Rebated rental accommodation for people on a very low, low or moderate income managed in

accordance the NSW Affordable Housing Guidelines.

Income Bands

The income bands for PPG tenants, Very Low, Low and Moderate are defined with reference to the 2017/2018 household incomes within Sydney (ABS Region). The income bands are updated annually based on the most appropriate available source of information e.g. ABS Census, CPI, Australian Household Survey, or indexed based on changes to average weekly earnings in NSW.

Details of income bands are available on our website.

Tenant

A Tenant is defined as the person or persons that signed the residential tenancy agreement with Piper Property Group

Household members

A household member is defined as all people living in the property, regardless of age or relationship.

Assessable Household Income

Is any income that is included in the calculation of a tenant household's rent payment under this Policy. The treatment of assessable and non-assessable income is shown in Appendix 2.

APPENDIX 1

PROOF OF INCOME

Each tenant is responsible for collecting the income details of their household members and providing these details to Piper Property Group so that their rent can be assessed. When applying for a rental rebate a tenant must declare all assessable income and provide proof of the amount received by their spouse/partner and each other member of their household aged 18 years and over.

Proof of income must be original and can be:

- Provided through the Income Confirmation Scheme for Centrelink pensions and allowances
- Income Statement from Centrelink
- Income Statement from the Department of Veterans' Affairs
- Payslip, letter or statement from the employer detailing gross wage, applicable tax, deductions, pay period, and payee details for salary or wages
- Profit and loss statement completed by an accountant or taxation return for self-employed tenants
- Letter or statement from an Overseas Government detailing the amount received
- Letter or statement from WorkCover or Insurance Company detailing the amount received
- Letter or statement from investment organisation about savings/investments etc. providing details of the amount or dividend received
- Letter from another organisation or income provider (not listed above) detailing the amount and type of income received

Evidence must correspond to the type of income (e.g. Centrelink payment must be proven by a Centrelink Statement). Separate evidence must be presented for each type of income. (E.g. in a household where one member receives a Centrelink payment and another member receives a wage pieces of evidence must be provided.) Documents must not be more than one month old from the date they are submitted with the exception of Tax Returns which must not be more than 13 months old.

Tenants who fail to supply income details by the due date for return of the required documentation and information will not be eligible for a rental rebate and they will be required to pay market rent.

APPENDIX 2

ASSESSABLE AND NON-ASSESSABLE INCOME

Table: Assessable and Non-Assessable Income Sources for Determining Household Rent Payments

Income	Assessable?
Abstudy	Yes
Abstudy Pensioner Education Supplement	No
Age Pension - paid by either Centrelink or Department of Veterans' Affairs	Yes
<p>Assets</p> <p>This includes any financial assets, such as money in financial institutions, winnings, money from inheritance, rollover funds, etc.</p> <p>Real estate is included in assessment of assets in some circumstances - refer to Appendix 4.</p> <p>Items such as motor vehicles, caravans and boats are not included in assessment of assets</p>	Yes. Interest will be calculated.
Assistance for Isolated Children (AIC) Scheme - this includes the Boarding Allowance, Second Home Allowance, Distance Education Allowance and AIC Pensioner Education Supplement	No
Attendant Allowance - paid by Department of Veterans Affairs	No
Austudy	Yes
Allocated pensions and annuities including any income generated from Income Streams	Yes - the income generated is assessable. However, the lump sum or capital amount used to generate this payment is not assessed as savings or investments.
<p>Bereavement Allowance</p> <p>In instances where a tenant receives the couple rate of a pension with their partner, and one person dies, the surviving partner will continue to receive the couple rate for a period of 12 weeks after the death. During this period the combined pension should be disregarded and the tenant's income assessed at the single rate)</p>	No
Bereavement Payments - paid by either Centrelink or Department of Veterans' Affairs	No
Car Allowance	No - this is treated the same as Travel and Sustenance allowance and should be excluded as income.
Carer Allowance (previously the Domiciliary Nursing Care	No
Carer Payment	Yes
Centrelink pensions and allowances	Yes - pensions and allowances paid for income support are assessable. No - payments paid for a specific purpose.
<p>Chilean Pension of Mercy</p> <p>These payments are 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.</p>	No
Clothing Allowance	No
<p>Community Development Employment Project (CDEP) payments</p> <p>Indigenous community organisations are funded by the Department of Employment and Workplace Relations and the Torres Strait Regional Authority to run CDEPs in urban, rural and remote Aboriginal and Torres Strait Islander communities. CDEPs relate to each community's needs. Activities develop participant's work and employment skills.</p>	<p>Yes - CDEP payments are treated as non-statutory income.</p> <p>CDEP participants are paid wages from CDEP organisations. All CDEP income is assessable.</p>

Income	Assessable?
CDEPs also act as a stepping stone into the mainstream labour market	
Community Development Employment Project Participant Supplement (CPS) CPS is additional assistance given by Centrelink to some CDEP participants.	No
Child Care Benefit (This is a specific payment to assist with the payment of child care fees.)	No
Child support payments, maintenance or maintenance in kind	<p>Yes - if received by the tenant and household members.</p> <p>Where a resident parent continues to receive maintenance for a child who has reached adult age (18 years and over), this payment will continue to be considered as part of the assessable income of the resident parent. However this would change if the payment was paid directly into the account of the child. This individual's rent would then be assessed at between 25% and 30% of income, depending on the income level of the household if the Child is under 21 years.</p> <p>Where a tenant disputes an Income Statement which has been provided by Centrelink that shows they are receiving maintenance, then the tenant should be encouraged to get a letter from the Child Support Agency confirming the child maintenance amount. When a tenant provides this letter the housing provider will reassess their rent subsidy without the maintenance or at the reduced maintenance payments and include the re-calculated amount of Family Tax Benefit Part A.</p> <p>If any person in the household pays child support or maintenance through the Child Support Agency these payments are not assessed as part of the household income.</p>
Crisis Payment	No
Defence Force payments and allowances	Yes - excluding deferred pay
Defence Force Income Support Allowance - paid by Department of Veterans' Affairs	Yes
Defence Force Reserve payments and allowances	Yes
Department of Veterans' Affairs pensions or allowances	<p>Yes - basic rates and Veterans' Affairs Income Supplement</p> <p>No - special allowances (e.g. recreation transport allowance or an attendant's or domestic allowance).</p>
Disability Youth Supplement paid to clients who are under 21 years of age and receive a Disability Support Pension	No
<p>Disability Pension or Disability Allowance paid by the Department of Veterans' Affairs, (also known as War Disability Pension or War Disability Allowance).</p> <p>This is paid to compensate veterans for injuries or diseases caused or aggravated by war service or certain defence service on behalf of Australia.</p>	<p>No - these payments are excluded as income for subsidy purposes. If the remaining income is less than the standard benefit rate, the assessment is based on the standard Centrelink rate.</p> <p>There are different rates of War Disability pensions. The rate is the scale of compensation that takes into account the medical impairment and lifestyle effects of a disability. None of these payments is included for rent assessment purposes.</p> <p>The general rate</p> <ol style="list-style-type: none"> 1. The Special Rate includes totally and permanently incapacitated (T&PI) 2. Temporarily totally incapacitated (TTI) and blinded 3. The Intermediate Rate 4. Extreme Disablement Adjustment (EDA)
Disability Support Pension paid by Centrelink	Yes
Disaster Relief Payment	No
Distance Education Allowance	No

Income	Assessable?
Dividends and/or earnings from a business	Yes
Domestic Allowance paid by the Department of Veterans' Affairs	No
Domiciliary Nursing Care Benefit	No. This payment has been replaced by the Carers Allowance.
Double Orphan's Pension	No
Educational allowances paid for a secondary school student	No
Education Entry Payment	No
Employment Entry Payment	No
Family Tax Benefit Part A & B	Yes - if paid fortnightly from Centrelink or the Department of Veterans' Affairs. Except Part A Base Rate per child under 18. No – if taken through the Taxation System or as a lump sum payment at the end of the financial year following the Family Assistance Office's FTB reconciliation process.
Family Tax Benefit Part C (FTBC) (Child Care Benefit)	No - this is now the Child Care Benefit
F-111 De-seal/Reseal Program ex-gratia lump sum payment. This payment is made in recognition of the special circumstances associated with De-seal/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 De-seal/Reseal process.	No
Fares Allowance	No
Financial Supplement Loan	No
Firefighters - volunteer payments	Yes
Fostering and Boarding Out Allowance	No. This is now called Statutory Care Allowance and Supported Care Allowance.
Fringe Benefit Tax payments	Yes - if a person receives a fringe benefit such as car repayments, payment of school fees, but not limited to these types of payments, the value of the fringe benefit is included in the assessable income and it is added to the gross income.
Funeral Benefits - paid by the Department of Veterans' Affairs	No
GST Supplement or Component (This payment may also be referred to as the Pension Basic Supplement) Clients in receipt of Centrelink and Veterans Affairs pensions and allowances receive a Goods and Services Tax compensation payment.	No. Included in the Pension Supplement from September 2009.
Incentive Allowance paid to Disability Support Pensioners who used to receive the Sheltered Workshop Allowance	Yes
Income Streams	Yes - the income generated is assessable. However, the lump sum or capital amount used to generate this payment is not assessed as savings or investments.
Income Support Supplement from the Department of Veterans' Affairs	Yes
Interest from savings or investments held by each member of a household in a bank or other financial institution.	Yes. Interest will be calculated at the deemed interest rate equivalent to Centrelink's lower deeming rate (refer to schedule of current Centrelink rates available at www.centrelink.gov.au). Interest will be deemed on the savings and asset balance.
Investments	Yes – investments that are not used to generate income streams such as allocated pensions or annuities are assessed in the same way as savings. These may include monies in rollover funds and income minimisation programs.

Income	Assessable?
<p>Japanese Internment Act Payment</p> <p>One-off payment of \$25,000 to Australian service personnel and civilians held as prisoners of war by the Japanese between 7 December 1941 and 29 October 1945, or their widows or widowers</p>	No
Jury attendance or court appearances	No. Payments for out of pocket expenses for jury attendance or court appearances are not assessed.
Jury Service	<p>Yes - if this is a wage or fee paid to jurors or expert witnesses or payments to cover wages or salary lost during the court sitting.</p> <p>No - if they are intended to cover out of pocket expenses</p>
<p>Korean Internment Payment</p> <p>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.</p>	No
Land	No - where a person in the household has an interest in a block of land it is not assessed.
Large Family Supplement	Yes.
Legacy Allowances	No
Lump Sum payments	<p>Yes if these are:</p> <p>General lump sum payments Lump sum payments such as winnings or inheritances are assessed in the same way as savings and assets.</p> <p>Lump sum payments and the Centrelink preclusion period Lump sum payments such as compensation payments which preclude a person from receiving a Centrelink payment for a period of time are assessed on the assumed Centrelink income. If the person is in this situation, they should obtain a letter from Centrelink stating the preclusion period.</p> <p>The person's assumed Centrelink income will be based on the payments they would be entitled to according to their age and household composition. This will normally be either Newstart or a pension. In these cases the lump sum payment should not be included in the rental subsidy assessment.</p> <p>This assessment rule applies even if the person has disposed of the lump sum payment and is not receiving a Centrelink payment.</p> <p>Lump sums paid in instalments Where a lump sum is received and paid over a period (i.e. in instalments) as compensation for living expenses, then this is assessed as income. The lump sum amount or capital amount used to generate this income payment is not assessed as savings or investments..</p> <p>If this income is less than the Centrelink income the person would be entitled to receive for their age and household composition then the community housing provider will assess their income based on the relevant Centrelink pension or allowance that they would receive.</p> <p>If this income is more than the Centrelink rate then the rent subsidy may also be recalculated and may result in additional rent being charged.</p>
Maintenance Payments (see Child Support Payments)	Yes - if received by the tenant or household member. Maintenance in kind (such as school fees paid by the non-custodial parent) is assessed as income for the resident

Income	Assessable?
	<p>parent.</p> <p>No - if tenant, partner or other household member pays regular maintenance as a non-resident parent (through the Child Support Agency) the payment is deducted from their income.</p> <p>Documentation of maintenance payments must be provided by resident and non-resident parents.</p>
Maternity Payment- this includes the Maternity allowance and Baby Bonus	No
Mature Age Allowance	Yes
Meal Allowance	No
Mobility Allowance	No
Multiple Birth Allowance	No
New Enterprise Incentive Scheme (NEIS) Allowance	Yes
Newstart Allowance	Yes
No Income or Reduced Statutory Income	<p>Yes</p> <p>The rent subsidy application will be assessed based on the statutory allowance the tenant or other adult household members would normally receive when:</p> <ul style="list-style-type: none"> • The tenant or adult household member has chosen not to apply for a statutory income to which they are entitled. • The tenant or adult household member is not eligible to receive statutory income. • The tenant or adult household member is receiving a reduced statutory income and has no income from any other sources. <p>A minimum rent may be applied in exceptional circumstances and in cases of hardship.</p>
Overseas pensions or benefits (paid by an overseas government)	Yes
Overseas Restitution Payment - a specific payment by the German or Swiss or Austrian governments	No
Parenting Payment	Yes
Partner Allowance	Yes
Pension Supplement - paid by either Centrelink or Department of Veterans Affairs	No
Pension Bonus Scheme - paid by either Centrelink or Department of Veterans Affairs - is designed to encourage people to remain in the workforce longer by offering a bonus to eligible people who wish to keep working beyond pension age.	No
Pensioner Education Supplement	No
Pharmaceutical Allowance	No
Remote Area Allowance - paid by either Centrelink or Department of Veterans Affairs	No
Rent Assistance (also referred to as Commonwealth Rent Assistance [CRA])	Yes
Salary	Yes
Salary Sacrifice, these amounts are added to the stated gross income	<p>Yes - if a person accepts salary sacrifice in lieu of part of their salary then the salary sacrifice amount will be included as part of their gross income. Any salary sacrifice amount should be added to the gross income and be assessed.</p>
Savings	<p>Yes</p> <p>Interest will be calculated.</p>
Scholarships, prizes and grants	<p>Yes - living component including accommodation expenses No - components other than living.</p> <p>There are a wide-ranging number of scholarships prizes and grants awarded by the Commonwealth government, universities and schools. The type and purpose of each</p>

Income	Assessable?
	scholarship will determine how it is treated for rent assessment purposes.
Self-Employed Persons	See Attachment 1
Service Pension (also known as War Service Pension) paid by Department of Veterans' Affairs	Yes
Shares	Yes - the dividend received is assessed as income. The value of the share is not assessed
Sickness Allowance	Yes
Special Benefit	Yes
Statutory Care Allowance	No
Study grants including scholarships and allowances	<p>Yes - living component including accommodation expenses. No - component other than living.</p> <p>There are a wide-ranging number of scholarships prizes and grants awarded by the Commonwealth government, universities and schools. The type and purpose of each scholarship will determine how it is treated for rent assessment purposes.</p>
Superannuation	<p>Yes.</p> <p>Superannuation funds include accessible or non-preserved funds and non-accessible or preserved funds. Preserved funds do not allow the investor to withdraw from the funds until they reach retirement age, while non-preserved funds can be withdrawn at any time.</p> <p>Superannuation funds received at retirement age If a person retires and receives a lump sum superannuation payment which is then invested to generate an income stream, such as an allocated pension or annuity then this is assessed as income.</p> <p>The lump sum or capital amount used to generate this payment is not assessed as savings or investments and is not included in the \$5,000 savings and asset exemption.</p> <p>If a person retires and receives a lump sum superannuation payment, which is not invested in an income stream product, this amount is assessed as savings.</p> <p>Superannuation funds not taken at retirement Where a person retires but has chosen not to access their superannuation funds, the total amount of their superannuation funds is included in the person's savings and assets amount. Interest is to be calculated on the total amount of savings and assets.</p> <p>Where superannuation funds are accessible before retirement Where a person has withdrawn superannuation funds before retirement age, this is assessed as savings and is included in the person's savings and assets amount. Interest is to be calculated on the total amount of savings and assets.</p> <p>Any amount remaining in the superannuation scheme is to be excluded from assessment.</p> <p>Where superannuation funds are not accessible preserved funds before retirement Where it is confirmed that the superannuation funds are no realisable preserved funds, these funds are not assessed as savings or assets for rent subsidy eligibility or calculation.</p>
Supported Care Allowance	No

Income	Assessable?
Telephone Allowance - paid by either Centrelink or the Department of Veterans' Affairs	No
Travel and Sustenance Allowance	<p>No as it is paid by employers to compensate staff for expenses reasonably and necessarily incurred in travelling on official business and in performing specific duties at a temporary work location.</p> <p>Circumstances covered by travel and sustenance allowance are those in which:</p> <ul style="list-style-type: none"> • Employees are required to reside temporarily in hotels, motels, boarding houses, or to camp. • Employees are required to undertake journeys not requiring temporary residence. <p>The key feature of this type of allowance (and the reason it is exempt from inclusion in the tenant's income) is that it is paid as reimbursement for expenses incurred.</p>
Utilities Allowance - paid to eligible pensioners by either Department of Veterans' Affairs or Centrelink	No
Veterans' Children Education Scheme This scheme provides financial assistance to eligible students up to 25 years of age.	Yes
Wages - gross weekly wage	<p>Yes.</p> <p>Where the person receives a regular wage or salary then current weekly gross amount is used. Verified by salary/wages form. Documents must not be more than one month old on the date that they are submitted with the exception of Tax returns/assessments.</p> <p>For fluctuating incomes or casual wages, a manually calculated weekly gross amount will be used as a better predictor for future weekly income received for the person.</p> <p>Fringe Benefits and Salary Sacrifice are added to the gross income and included in the rent subsidy assessment.</p>
War Disability Allowance or War Disability Pension paid by the Department of Veterans' Affairs. This is paid to compensate veterans for injuries or diseases caused or aggravated by war service or certain defence service on behalf of Australia.	<p>No - these payments are excluded as income for subsidy purposes. If the remaining income is less than the standard benefit rate, the assessment is based on the standard Centrelink rate.</p> <p>There are different rates of War Disability pensions The rate is the scale of compensation that take into account the medical impairment and life style effects of a disability.</p> <p>None of these payments are included for rent assessment purposes.</p> <p>The General Rate</p> <ol style="list-style-type: none"> 1. The Special Rate includes Totally and Permanently Incapacitated (T&PI) 2. Temporarily Totally Incapacitated (TTI), and blinded. 3. The Intermediate Rate 4. Extreme Disablement Adjustment (EDA).
War Service Pension (also known as Service Pension)	Yes
War Widows and War Widowers Pension	Yes
Widow Allowance	Yes
Widow B Pension	Yes
Wife Pension	Yes
Work for the Dole	No
WorkCover payments	Yes
Working Credits is a Centrelink Scheme where the client continues to receive their Centrelink payment in addition to wages as an incentive to work.	Yes - both payments are assessed.
Work-Related Personal Protective Equipment	No

Income	Assessable?
Youth Allowance	Yes

APPENDIX 3 ASSESSING INCOME OF SELF EMPLOYED PERSONS

Every Tenant and household member whose income is to be included in the calculation of household income and who is in receipt of income from self-employment will be required to submit a 'Confidential Wages/Salary Statement for Employed or Self-Employed People'.

The assessable income of self-employed tenants and household members is determined by taking the gross income less the business deductions allowable for community housing rent setting purposes.

Allowable deductions expenses are classed as any expense essential for producing an income. Some items may be allowable as tax deductions, but are not considered to be legitimate business expenses. These are presented in the table below.

The tenant or household member will need to provide proof of income in the form of the most recent profit and loss statement from an accountant or a tax return (not a tax assessment notice as ATO allowable expenses could be different). If when the tenant or household member's income is calculated it results in the income being below the standard rate of Newstart then the tenant or household member's income will be assessed at the Newstart rate.

Rent reassessments should be conducted if a tenant's household income has changed drastically between assessment periods. Retrospective adjustments can be allowed if over/under estimation is substantiated.

Table: Allowable Deductions for Self-Employed Persons

Item	Deductible?
Accountancy Fees	Yes
Advertising	Yes
Bank fees	Yes
Bookkeeping fees	Yes
Capital expenditure	No
Course costs and staff training	No
Depreciation	Yes
Domestic expenses (such as telephone, electricity and gas)	No
Drawings	No
Dry cleaning and laundry	No
Electricity	Domestic – No Non-domestic - Yes
Equipment and lease of equipment	Yes
Gas	Domestic – No Non-Domestic - Yes
Gifts or donations	No
Goods to be sold	Yes
Insurance fees	Yes
Interest component of a loan repayment	Yes
Legal Fees	No
Licenses	If essential for the business - Yes If not essential for the business - No
Loan repayments	Interest component – Yes Principal component – No
Magazines and books	No
Materials	Yes
Meal allowance	No
Medicare levies	No
Motor vehicle expenses	If essential for the business - Yes If not essential for the business – No
NRMA fees	No
Personal expenses	No
Postage	Yes
Public risk insurance	Yes

Rent	City West Dwelling – No Residential Premises – No Commercial premises – Yes
Repairs	Yes
Salary and wages	Employees - Yes For the owner of the business – No
Stationery	Yes
Subscriptions	No
Superannuation levy for employees	Yes
Taxation levies	No
Telephone	Domestic – No Non-domestic - Yes
Tools	Yes
Training for staff and course costs	No
Travel	If essential for the business - Yes If not essential for the business - No
Wages	Employees – Yes For the owner of the business - No
Work-Related Personal Protective Equipment	Yes

APPENDIX 4 OWNERSHIP

Under Piper Property Group Policy, a person who owns a property which could reasonably be expected to resolve their housing need will not be eligible to receive community housing.

Exemption to this could occur if the property is:

- in an isolated location
- an extremely run-down dwelling,
- overseas
- tied up in a legal dispute; or

If the tenant is unable to live in the property because of reasons beyond their control such as risk of violence or being unable to access necessary support services.

The value of the property is included in assessment of the household's assets and this will be proportional to the share in the property. However if income is derived from the property, rent subsidy assessment should be based on the income rather than the value of the property.

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