

Income Review Guidelines

INCOME-BASED HOUSING PROGRAM

This document provides information to assist you in completing your Income Review to ensure you remain eligible to receive rebated rent in CHC's income-based tenancy program.

You will receive a letter twice a year (every six months) requesting that you complete an income review application within 14 days of receiving your letter. This timeframe is very important and you should contact CHC immediately if you do not understand your obligations or the information you need to provide.

You can complete your income review in two ways:

Online



Go online to:
www.chcaustralia.com.au/tenants/incomereview/ and create or use your existing account to complete online

Mail



Return your completed income review (supplied with your letter) to:

Income Review Officer
PO Box 6239, O'Connor ACT 2602

Contact us

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

HOW IS YOUR RENT CALCULATED?

Under an income-based tenancy agreement, rent cannot exceed the market rent of the property. Your rent is calculated by combining the income sources below which are applicable to you.

Income	Household income	Centrelink	Commonwealth Rent Assistance
<ul style="list-style-type: none"> Income for the tenant, your spouse or live-in-partner (irrespective of age) Income for all other persons living in the household who are 21 years or over 	Income for any other household member (aged between 18-20 years)	Family Tax benefits received	Rental assistance received
25% of gross income	15% of income for household members between the ages of 18–20	15% of Family Tax Benefits A & B	100% of the Commonwealth Rent Assistance (CRA) Entitlement

HOW TO PROVIDE PROOF OF INCOME

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

Centrelink	Casual employment	Full-time/part-time employment	Self-employment
You or a household member (18 years or older) receive Centrelink payments	You or a household member (18 years or older) work on a casual employment basis	You or a household member (18 years or older) work in full-time or part-time employment	You or a household member (18 years or older) are self-employed
<p>A signed Centrelink Deduction & Confirmation Service Form for every household member (18 years or older) who receives Centrelink payments.</p> <p>OR</p> <p>A Centrelink Income Statement less than 2 (two) weeks old for every household member who receives Centrelink payments.</p>	<p>Payslips showing your gross (before tax) income for the past 12 (twelve) weeks.</p> <p>OR</p> <p>A letter from your employer stating your gross (before tax) income for the past 12 (twelve) weeks.</p>	<p>Payslips showing your gross (before tax) income for the past 6 (six) weeks.</p>	<p>An Australian Tax Office return for the last financial year</p> <p>OR</p> <p>A certified Profit & Loss Statement from a registered accountant for the last financial year.</p>

WHAT IS A CENTRELINK DEDUCTION & CONFIRMATION SERVICE FORM?

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

FURTHER INFORMATION FOR SELF-EMPLOYMENT

If you or a member of your household is self-employed, your assessable income is determined by taking your gross income less the business deductions allowable for community housing rent setting purposes, (see page 5 for clarification of business deductions).

Allowable deductions 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.

As outlined in the table above, if you or any household member (over 18 years) is self-employed, you will need to provide proof of income in the form of an Australian Tax Office (ATO) return for the last financial year (not a tax assessment notice, as ATO allowable expenses could be different) or a certified Profit & Loss Statement from a registered accountant for the last financial year.

If our calculations result in your income being below the standard rate of Newstart Allowance then your income will be assessed at the Newstart Allowance rate.

WHY DOES CHC REQUIRE PROOF OF INCOME?

To ensure you are eligible for CHC's income-based tenancy program, and continue to remain eligible, CHC require you to provide income documentation for all household members (18 years or older) at six (6) month intervals.

As your rent is determined by the income you receive, CHC is required to ensure that your rent payable is a true representation of your current financial situation.

DO YOU RECEIVE ADDITIONAL INCOME?

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

- **CHILD SUPPORT PAYMENT INFORMATION:** you are only required to provide this information if you do not receive income from Centrelink or disagree with the amount of income denoted in your statement.
- **SUPERANNUATION PAYMENTS:** if you receive payments from your superannuation fund, please provide your most recent Superannuation Payment Statement showing payments received.
- **WORKERS COMPENSATION PAYMENTS:** if you receive payments for workers compensation, please provide your most recent Workers Compensation Payment Statement showing payments received.

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

WHAT HAPPENS IF YOU DO NOT PROVIDE YOUR INCOME?

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

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

HOW TO ADVISE CHC THAT YOU HAVE CEASED EMPLOYMENT

If you have ceased employment since the last income review period, you will be required to provide an Employee Separation Certificate from your most recent employer/s.

HOW WILL YOU KNOW WHAT YOUR RENT WILL BE?

You will receive a letter advising you of any changes to your rent and the amount of rent payable.

HOW TO ADD OR REMOVE DEPENDENTS

If you would like to have a dependent removed from or added to an existing tenancy agreement, you must make a request in writing to incomereview@chcaustralia.com.au. The request must include documentation to identify the dependent including date of birth and income details. Where a dependent is being added to an existing agreement, a new agreement is not required.

Please note that any dependent 18 years or older and working must also provide proof of income at the time of request for income review.

HOW TO APPEAL AN INCOME REVIEW DECISION?

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

Email



Complaints Officer:
feedback@chcaustralia.com.au

Mail



Complaints Officer:
PO Box 6239
O'Connor ACT 2602

Confidentiality and privacy

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

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

Next Steps

Once your Income Review is complete, you will receive a letter notifying you of the outcome and your assessed rent payable. In this letter, you will also be notified of the date when your rent payable will become effective. At this time, you will need to complete the following, as applicable to you:

CENTRELINK RENT ASSISTANCE (CRA) PURPOSES

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

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

PAYMENTS

Please ensure that your rental payments are adjusted as appropriate. For example:

- You will need to adjust your Centrepay deduction amount as required or CHC can do this on your behalf if you have provided consent by completing the [Centrelink Deduction & Confirmation Service Form](#).
- Should you have a Payway direct debit in place with CHC, you will need to provide written authorisation to CHC to adjust the direct debit amount. Please note that we need to receive your written consent at least 2 (two) weeks before the start date, outlined in your Income Review letter
- You will need to make adjustments to your direct debit through your financial institution

Deductible business expenses

Advertising	Postage
Depreciation	Printing
Electricity (non-domestic) insurance (premiums)	Public risk
Equipment and lease of equipment	Rent for commercial premises or a virtual trading space i.e. an electronic retail outlet
Freight	Salary for employees
Gas (non-domestic)	Stationery
Goods to be sold	Superannuation levy for employees
Insurance fees (premiums)	Telephone (non-domestic)
Interest component of a loan repayment	Tools
Licences that are essential to the business	Travel
Materials	Subscriptions
Motor vehicle expenses essential to the business	Wages for employees

Expenses for which deduction from the gross income of a self-employed person will not be made include:

Non-deductible business expenses

Accountancy fees	Licences that are not essential for the business
Amenities and refreshments for staff	Medicare levies
Bank or money transfer fees	Motor vehicle expenses that are not essential to the business
Bookkeeping fees	NRMA or other roadside service fees
Broadband and Wi-Fi subscriptions	Office cleaning costs, cleaning products
Company registration and return costs	Office maintenance and refurbishment
Computer consumables	Personal expenses
Course costs and staff training	Principal component of loan repayment
Debts of the business, including liability of bad debts	Protective clothing and uniforms
Domestic expenses	Purchase of capital items, small plant equipment
Drawings	Rent for residential premises
Dry cleaning or laundry	Research costs
Electricity (domestic)	Salary for the business owner
Expenses paid forward	Signage