Winda-Mara Housing Program (WMHP)

Rent Setting and Review Policy

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WMHP Rent Setting and Review Policy

Winda-Mara Aboriginal Corporation ('WMAC') and Winda-Mara Housing Limited ('WMHL') work together to deliver safe, secure and affordable housing solutions for eligible Aboriginal and Torres Strait Islander community members living in far southwest Victoria.

The activities, principles, policies and elements that contribute to and regulate the housing schemes of WMAC and WMHL are collectively referred to as the Winda-Mara Housing Program ('WMHP').

The WMHP's policies and procedures are designed so that its practice and service delivery align with the following cultural statement:

Our vision is to create a thriving community where Aboriginal and Torres Strait Islander people have access to safe, affordable, and culturally appropriate housing. We aspire to empower individuals and families through improved health, education, and wellbeing, fostering a strong sense of identity and pride in our cultural heritage. Through collaboration and sustainable development, we aim to build a future where every member of our community has the opportunity to flourish and succeed.

1. Introduction

As Affordable Housing and Aboriginal Community Housing providers, WMAC and WMHL must ensure that rents are set in accordance with national and state-based obligations and requirements. Community housing providers must have a service fee or rent-setting policy in place that ensures affordable outcomes for renters and tenants. That is, the fee or rent is priced so that resident and tenant households are able to meet other essential basic living costs.

Ideally, rent setting balances affordability for renters and financial viability for WMHP. The rent paid by renters enables WMHP to meet the costs of owning, maintaining and managing its rental housing portfolio.

2. Scope

This is a Housing Program Policy. It applies to all residential tenancies managed by WMAC or WMHL and to all employees whose work and duties relate to rent setting and reviews.

3. Purpose and Objectives

The purpose of this policy is to provide guidance about the processes for determining, setting and reviewing rents within WMHP's property portfolio.

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With increasing growth and diversity in the portfolio, rent setting can become more complex as different programs and service agreements may require variable approaches.

4. Definitions

Community housing	Rental housing managed by not-for-profit organisations for people on low to moderate incomes. Housing managed by community housing organisations may be owned by the organisation, owned by the Department of Families, Fairness and Housing (DFFH) or rented from private rental providers with government funding.
CRA	Commonwealth Rental Assistance
Dependant	A person under 18 years of age, not receiving an independent income and who is living in an applicant's household in the care of the renter, spouse or renter.
Director of Housing	A statutory entity existing under the Housing Act 1983 responsible for all public, community and home finance programs funded by the Department of Families, Fairness and Housing (DFFH)
Discounted Market Rent	The discounted market rent (DMR) is 75% of the market rent.
Family violence	Family Violence is defined in the Family Violence and Protection Act 2008 as violent, threatening or other behaviour by a person that coerces or controls a member of the person's family (the family member) or causes the family member to be fearful.
Household Income	The total gross income received by all members of a household within a 12-month period.
Household members	People who are included in the application as people who will reside in the household if allocated to social housing but are not the primary applicant.
Housing type	The bedroom size, construction type and whether the property is a stand-alone house, a townhouse or located in medium or high-density estate.
Independent income	An income paid directly to the person for their use, and which is not subject to a parental income or parental assets test. Where an applicant subject to the Centrelink two year waiting period is receiving income from wages, self-employment or child related payments, they are not considered to be in receipt of an independent income for social housing eligibility purposes.
Market Rent	The market rent of a property is what the property could rent for in the private market.
Outstanding charges	Costs that have been charged against a tenancy that have not yet been paid but are past their due date.
Primary applicant	The person who applies for transitional housing and whose name is provided under the Declaration at the end of the form. The other parties on the application are called household members.
Property	A dwelling such as a house, unit or apartment
Public housing	Long-term rental housing managed by Department of Families, Fairness and Housing (DFFH). It is for people on low incomes that are most in need, especially those who

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	have recently experienced homelessness or have other special needs
Registered Housing Agency	Not-for-profit organisations that own, manage and develop affordable rental housing for people with low and moderate incomes or special needs. These community housing organisations are registered housing agencies as either housing associations or housing providers. They are regulated by the Registrar of Housing Agencies to ensure they provide a quality service, keep housing in good condition and are accountable for the public funding they receive.
Rent Reviews	Rent reviews are held annually and are an opportunity to review rental paid by renters. This reviews income that members of the household receive.
Residential Rental Agreement	A Residential Rental Agreement under the Residential Tenancies Act 1997 which the rental provider and the renter(s) sign, setting out the rights and responsibilities of the rental provider and those of the renter.
Sign up	Process where applicant(s) sign a Residential Rental Agreement upon entering a tenancy. Following the signup, the applicant/s is referred to as the renter.
Support provider	A support provider is a service that delivers support services for people. Services provided range from housing and homelessness services, aged care services, mental health services, drug and alcohol abuse services, health services, maternal and child health services and other services.
Transitional Housing (THM)	The broad purpose of the THM program is to assist people in housing crisis to make the transition to longer term, secure and sustainable housing. This program provides short to medium term accommodation together with information and referral services and individual support where required.

5. Statement of Commitment

WMHP is committed to:

- setting rents that balance affordability for renters and financial viability for WMHP;
- fairness and transparency in rent setting and rent reviews;
- provision of clear and accessible information to renters about rent setting and rent reviews:
- assisting and supporting renters experiencing financial or other hardship.

All WMHP staff will consider the potential impact of any proposed action on the renter's (and their household's) rights under the Charter of Human Rights and Responsibilities (2006).

WMHP will ensure the rights of renters and their household members are protected within all decision making. This means that any decision made, or actions taken that do limit human rights must be lawful, necessary, logical, reasonable and proportionate.

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Action taken will choose the least restrictive measure reasonably available.

In assessing a renter's weekly payment amount, WMHP will ensure accuracy in assessments and decision making. This will ensure that any subsequent actions that engage human rights (such as issuing a notice to vacate) are based on sound information.

6. Market Rent

The market rent is the rent value that a property could attract in the private rental market. The initial market rent for the property is shown as the rent amount on the rental agreement.

For properties that WMAC owns, the market rent is determined at least every three years by a qualified independent valuer.

For properties that WMHL owns, the market rent is determined at every 12 months in accordance with DFFH regulations by a qualified independent valuer.

If the market rent changes, WMHP will give renters at least 60 days written notice as required by the Residential Tenancies Act 1997 (RTA).

If the market rent increases this notice will also include:

- the amount of the increase;
- the method used to calculate that rent increase;
- a statement informing the renter of their right to apply, within 30 days, to the Director of Consumer Affairs Victoria to investigate and report on the proposed market rent.

If the market rent decreases, WMHP will also re-assess the rental rebate and advise the renter of any change to the weekly rent payment amount.

7. Assessing Income

Renters and household members are required to provide evidence of total assessable household income to support their application for subsidised rent. They can do this by:

- authorising WMAC or WMHL to access their relevant income and household composition from Centrelink (for household members in receipt of a Centrelink payment); or
- by providing the information directly to WMAC or WMHL. For example, through a Centrelink income statement or equivalent, payslips, or other statements from their employer.

WMAC and WMHL will use the information held by Centrelink to support the calculation of rents including current or historical details of payments received, the number of dependents and percentage of care (access), Centrelink deductions, income, assets, confirmation of the current address and confirmation of marital status.

7.1 Evidence of Income

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The assessment of gross household income is based on the evidence supplied by the customer of all income sources within the household. This evidence includes:

- Centrelink payment information;
- payslips and Notice of Assessment from the Australian Tax Office (ATO);
- statements from other income sources (e.g. workers compensation, shares).

WMHP must be satisfied that the information provided is a true reflection of the household income including a minimum of:

- 4 weeks of pay slips;
- 4 weeks of Centrelink benefits;
- previous year Payment Summary (formerly group certificate); or
- 3 month Notice of Assessment from ATO or Certified Practicing Accountant.

7.2 Where Renter has not Produced Requested Information

If at any time a renter does not provide WMAC or WMHL with requested evidence to support their application for subsidised rent (including during rent reviews), their rent will increase to market rent. This will be reversed when WMAC or WMHL are provided with current proof of income.

8. Approach to Rent Setting

WMHP manages two housing programs:

- WMHL Aboriginal Community Housing; and
- WMAC Affordable Housing.

The Department of Families, Fairness and Housing (DFFH) sets out the rent calculation for WMHL Aboriginal Community Housing.

WMAC sets out the rent calculation for WMAC Affordable Housing.

When setting rent, WMHP:

- will determine the approach to rent that applies to the property or tenancy prior to an offer of a tenancy being made.
- will comply with legal and contractual obligations that may apply to a particular property.
- will not offer a tenancy to an applicant for housing unless it is satisfied that rent is affordable and sustainable for that household.

9. Rent Setting for WMAC Affordable Housing

How WMAC sets rent for WMAC Affordable Housing:

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- 1. The market rent for each WMAC Affordable Housing property is set by an independent valuer. This sets the maximum rent that WMAC will charge and provides the base for the calculation of any rental rebate.
- 2. The total assessable household income of each property is calculated.
 - A list of assessable incomes is included at Appendix A of this policy.
 - Total assessable income means all income received by adult members of a household within a 12-month period.
- 3. If the total assessable income is over the pre-determined 'income cap' set by the WMAC board of directors, then the maximum market rent for the property is charged,
- 4. If the total assessable income is below the pre-determined 'income cap' set by the WMAC board of directors, then rent will be set at 70% of the market rent.
- 5. WMAC Subcommittee may use its discretion and apply a 50% rebate to the market rent (disregarding the pre-determined 'income cap') for any existing or new client who is aged 55 years or old (Elders rebate).
- 6. The pre-determined Income Cap as of July 2024 is \$66,667 p.a.

WMAC may, at its discretion, charge a lower rent amount. This may be for a specified timeframe in exceptional circumstances deemed appropriate by the Board (refer to WMHP Temporary Absence and Rental Hardship Policy).

Notwithstanding sections 9.3 and 9.4 above, rent will not be set below a pre-determined amount set by the WMAC board of directors (Minimum Rent).

As of 2024, the Minimum Rent is \$100.

10. Rent Setting for WMHL Housing

As a Registered Community Housing Provider, WMHL is required to set rents that are affordable for tenants, while maintaining financial viability.

Generally, the weekly rent charged for each WMHL property will be either the calculated subsidised rent amount or 75% of the market rent of the property, whichever is less. An example of this calculation is shown below at 10.5.

10.1 Eligibility

Renters in WMHL managed housing are eligible for subsidised rent where they meet the Victorian Housing Register (VHR) eligibility criteria https://www.housing.vic.gov.au/social-housing-eligibility Should a household exceed the eligibility limits for social housing they will be charged the full market rent.

10.2 Assessable Household Income

WMHL adopts the DFFH policy when defining assessable and non-assessable income.

Assessable and non-assessable incomes as determined by DFFH are listed at Appendix A at the end of this document.

10.3 Application for Subsidised Rent

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WMHL renters may apply for a subsidised rent at any time. This includes WMHL renters who are currently on market or maximum rents.

10.4 Subsidised Rent

Income is assessed for subsidised rent as shown in the following table:

What is included in the assessment	Assessment rate	
Family Tax Benefit A & B	15%	
Commonwealth Rent Assistance (CRA)	100%	
Any other income received by household members aged 18 years and over, such as primary Centrelink payments, wages, investment earnings etc.	25% This rate may vary depending on the type of property and funding program but will not exceed 30%	
Any income received by people living in the household aged under 18 years	Nil	

When calculating the subsidised rent for a household, WMHP includes or imputes income entitlements even if these are not claimed. For example, if a household member does not claim rent assistance to which they are entitled, WMHP may include this income entitlement when calculating the household rent.

10.5 Rent Calculation Example

 Fred receives \$420 per week Centrelink, \$100 per week Family Tax Benefit B, and \$98 per week CRA.

- Market rent of Fred's rental property is \$230 per week.
- 75% of market rent \$230 x 75% = \$172.50
- Rent is set at the lowest of either the subsidised rent \$218, or rebated rent \$172.50.
- Fred will pay \$172.50 per week rent.

11. Rent Fixed for 12 months

Rents are fixed for a 12-month period. However, an exception is made where a rental household has a reduction in total assessable household income (see below).

An increase in household income during the fixed rent period will not result in a reassessment of the rent until the annual review.

Where a joint renter vacates and ends their tenancy agreement, a new rental assessment will be made based on the income of the remaining renter(s) and household members.

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11.1 Reduction to Subsidised Rent in the Fixed Period

Where there has been a reduction in total assessable housing income in a subsidised rent household, the rent will be reassessed and set to reflect the new household income. The new rent will apply until the next annual rent review.

WMHP will backdate the change to the rent to the date of the change in circumstances, provided that the renter submits all required documentation within 28 days of the change of circumstances. Any extension to this period needs approval from the relevant Housing Subcommittee.

12. Obligation to Notify a Change of Circumstances

Renters and household members of WMAC and WMHL Housing must notify WMHP of a change in circumstances that could affect their eligibility for or amount of rent subsidy. This includes but is not limited to:

- a change to Centrelink payments;
- a change to assessable income;
- additional household members (and their assessable income); and/or
- a household member leaves and is removed from the tenancy.

13. Annual Rent Review

13.1 Review for WMAC Affordable Housing Rent

WMAC conducts Annual Rent Reviews every year in March to ensure that every renter pays the appropriate rent for their household and receives the rent rebate they are eligible for.

A Household Information Form will be posted to each household requesting updated information on the makeup of the household and total household income. If a household does not respond to a request for updated household details, WMHP is unable to assess the household's eligibility for a rental subsidy and the maximum rent for that property will be charged.

Any recommendations the Subcommittees make are provided to the Board to be considered at the April or May Board Meeting each year, with a view to any amendments commencing on July 1^{st} .

13.2 Review for WMHL Social Housing Subsidised Rent

Prior to the expiry date of the fixed rent period, WMHP will request current household information to assess eligibility for a rent for a further 12-month fixed period.

Where renter and household members have previously authorised WMHP to access their relevant income and household composition from Centrelink (for household members in receipt of a Centrelink payment), they do not need to provide an annual authorisation.

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If a household does not respond to a request for updated household details, WMHP is unable to assess the household's eligibility for a rental subsidy and the maximum rent is charged.

13.3 Rent Review of Market and Maximum Rental Households

WMHP will provide the method of Market Rent assessment to renters as part of their 60-day notice of rent increase. Where the rent review results in a significant increase or decrease in rent, WMHP may undertake an independent valuation before deciding on the new rent to be charged.

14. Notifying of Rental Changes

Once reviews are completed and ratified by the Board, WMHP will notify of any increase or reduction in rent.

Under section 44(3) of the RTA, a notice of proposed rent increase must include:

- The amount of the rent increase;
- The method by which the rent increase was calculated; and
- A statement informing the renter of their right to apply, within 30 days, to the Director of Consumer Affairs Victoria to investigate and report on the proposed rent.

WMHP will respond openly and informatively to any renter concerns about a proposed increase. Details of how the new rental was calculated will be provided, reviewed and discussed. If necessary, the WMHP Complaints process will be employed to handle the matter.

A prescribed form for notifying renters of rent increases is provided in the regulations (Form 5) and the process and calculations used to reach the new rent amount must be included in part B of that form when increasing the rent. This form is only required when increasing market rent and is not needed when adjusting rebates

15. References

15.1 External or Statutory Requirements

This policy complies with the following external legislation or requirements:

- The Charter of Human Rights and Responsibilities Act 2006 (Vic)
- Residential Tenancies Act 1997 (Vic)
- Housing Act 1983 (Vic)
- Information Privacy Act 2000 (Vic)
- Privacy Act 1988 (Cth)

15.2 Internal Requirements and Forms

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This policy refers to the following internal documents, which are available in the WMP Document Register:

- WMAC Privacy Policy
- WMAC Conflict of Interest Policy
- WMHP Welcome Pack
- DFFH Services Guidelines and Conditions of Funding
- DFFH setting and rebate operational guidelines
- WMHP Temporary Absence and Rental Hardship Policy
- Victorian Housing Register Eligibility Criteria Operational Guidelines
- Performance Standards for Registered Housing Organisations
- Notice of Rent Increase Form

16. Review

This policy will be reviewed every two years or earlier if the legal, regulatory, and contractual environment requires.

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17. Appendix A: Assessable and Non-assessable Income

WMAC Housing adopts Homes Victoria assessable and non-assessable income guidelines.

Primary incomes: assessed at 25%

- Abstudy 60+
- Abstudy Partnered 21+
- Abstudy Partnered with Dependants
- Abstudy Partnered No Dependants
- Abstudy Single 21+
- Abstudy Partnered with Dependants 21+
- Abstudy Single with Dependants 21+
- Abstudy Single Away from Home
- Abstudy Single with Dependants
- Abstudy Single at Home
- Abstudy
- Age Pension
- Age Pension Pension Reform
- Asylum Seekers Allowance
- Austudy No Dependants
- Austudy Partnered with Dependants
- Austudy Partnered Special No Dependants
- Austudy Single with Dependants
- Austudy Single Special Rate
- Austudy
- Blind Pension
- Carer Pension
- Carer Pension Pension Reform
- Community Development
- Connected Paid Parental Leave
- Clean Energy Supplement
- Compensation Payment
- Dad Partner Payment
- Defence Force Income Supplement
- Defence Force Reserve Payment
- Disability Wage Supplement
- Domestic Allowance
- Deprived Income
- DSP under 21 with Dependants

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- Disability Pension
- Disability Pension Pension Reform
- Disability Pension Youth Away from Home
- Disability Pension Youth at Home
- Veteran Affairs Disability Pension
- Disability Youth with Dependants-Pension Reform
- University Scholarship/Grant and Bursaries
- Exceptional Circumstances Relief Payment
- Farm Household Support
- Farm Family Restart
- Flexible Paid Parental Leave
- Flexible Support Payment
- Foster Allowance
- Formal Training Allowance
- Incentive Allowance
- Investment/Savings Interest
- Imputed Pension
- Income Stream and Annuities Asset
- Income Stream and Annuities Income
- Income Support Supplement
- Imputed Top-up to appropriate Centrelink Rate
- JobSeeker Payment
- Mature Age Allowance
- Pension Supplement Notional
- Newstart Allowance < 18 with Dependants
- Newstart Allowance with Dependants 18-20
- Newstart Allowance
- Newstart Allowance at Pension Rate
- Approved Program of Work Supplement
- Orphan Pension (18 and under)
- Overseas Pension
- Overseas Assets (deemed interest rate)
- Overseas Income
- Overseas Pension Special
- Partners Allowance
- Paid Parental Leave
- Parenting Payment Partnered
- Parenting Single Pension
- Real Estate Asset (deemed interest rate)
- Real Estate Income

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- Remedial Tuition Allowance
- Self-Employed Adjusted Nett Profit
- Service Pension Pension Reform
- Service Pension
- Sheltered Workshop Allowance
- Sickness Allowance 18-20
- Sickness Allowance
- Sickness Allowance Single with Dependants
- Sickness Allowance at Pension Rate
- Special Benefit
- Special Benefit Single with Dependants
- Special Benefit at Pension Rate
- Superannuation Payments
- Supplementary income
- Trust and Companies Asset
- Trust and Companies Income
- Top-up to appropriate Centrelink Rate
- Wages (PAYE employees)
- War Widow Pension Pension Reform
- Work Care Payments
- Widows Allowance
- Widows Allowance at Pension Rate
- Widows Pension
- Widows Pension Pension Reform
- Wife Age/DSP Pensioner
- Wife Age/DSP Pensioner Pension Reform
- Youth Allowance Away from Home
- Youth Allowance at Home
- Youth Allowance Partnered no Dependants
- Youth Allowance Partnered and Dependants
- Youth Allowance Single with Dependants
- Youth Allowance Special Away from Home
- Youth Allowance Special at Home
- Youth Allow Special Partnered and Dependants
- Youth Allowance

Family incomes: assessed at 15 %

- Clean Energy Supplement, FTB part A
- Clean Energy Supplement, FTB part B

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- Family Lump Sum Supplement (A)
- Family Lump Sum Supplement (B)
- Family Tax Benefit Part A
- Family Tax Benefit Part B
- Imputed Family Lump Sum Supplement (A)
- Imputed Family Lump Sum Supplement (B)
- Imputed Family Tax Benefit Part A
- Imputed Family Tax Benefit Part B

Non-assessable incomes

Non-assessable incomes are usually payments that are provided for a specific purpose.

Adequate Means of Support Pension paid by the Department of Veterans' Affairs

Additional payments made by other countries to victims of war as a result of their war experiences that do not affect the full entitlement of Centrelink payments are also excluded as assessable income

- Austudy Loan
- Austudy Pensioner Educational Supplement
- Baby Bonus (formerly known as Maternity Payment) paid to families for children born or adopted after 1 July 2007. Only the deemed interest rate is applied to any savings or investments where the amount has been deposited. See Maternity Payment
- Basic Parenting Payment (partnered) formerly known as Basic Parenting Allowance This payment was included in Family Tax Benefit Part B from 1 October 2000 and assessable from this date
- Bereavement Payment
- Book Allowance
- Carer's Allowance (formerly known as Child Disability Allowance and Domiciliary Allowance)
- Community Development Employment Project (CDEP) Payment Supplement only the base rate amount
- Community Empowerment Project Payments (paid by the City of Yarra)
- Child Care Benefit
- Children's Trust Funds where the household member has no access to the funds
- Clean Energy Advance one off payment made from May 2012 (i.e. before the Clean Energy Supplement) to pensioners, other income support recipients, families receiving Family Tax Benefit payments and Seniors Supplement recipients, provided they met eligibility requirements. The deemed interest rate is applied to any savings or investments where the amount has been deposited.
- Department of Health and Human Services (the department) Caregiver payments. This payment is made by the department to families involved in caring for foster children
- Double Orphan Allowance

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- Double Orphan Pension (assessable prior to 23 November 2008)
- Education Allowances
- Education Entry Payment
- F-111 ex-gratia \$40,000 or \$10,000 lump sum payments for participants in the F-111 Deseal/Reseal programs. The one-off payment is not assessable, however where the payment is invested, the deemed interest rate should be applied and the resultant amount included as assessable income
- Family Tax Benefits for 6th and subsequent child
- Family Tax Initiative (For assessments prior to 1 October 2000)
- Family Tax Benefit Lump Sum Amount of \$600 paid before 30 June 2004. This was a one-off payment of \$600 per child paid to all families entitled to receive Family Tax Benefit Part A during the 2003/04 financial year. The deemed interest rate is applied to any savings or investments where the amount has been deposited.
- Family Tax Benefit Part A Lump Sum Supplement paid in respect of the 2003/04 financial year. This payment commenced on 1 July 2004. Families have two years from 30 June 2004 to claim for this payment.
- Fares Assistance
- Formal Training Allowance paid with Centrelink pension/allowance
- Foster Allowance
- GST for allowances
- Income of residents under 18 years of age
- Language, Literacy and Numeracy Supplement
- Large Family Supplement
- Lump sum funds invested into income stream products such as annuities
- Maternity Payment (now known as Baby Bonus) –paid to families for children born or adopted after 1 July 2004. Only the deemed interest rate is applied to any savings or investments where the amount has been deposited. See Baby Bonus.
- Minimum Family Allowance (formerly known as Basic Family Payment) This payment is included in Family Tax Benefit Part A after 1 October 2000 and assessable after this date.
- Minimum Family Allowance for dependents aged 18 24. This payment is included in Family Tax Benefit Part A after 1 October 2000 and assessable after this date.
- Mobility Allowance
- Multiple Birth Allowance
- Neighbourhood Renewal Community Survey Payments made to both interviewees and interviewers (This applies to renters or residents in identified Neighbourhood Renewal Areas only)
- Orphan Pension (18 years and under)
- One off Economic Support Payment
- Pension Bonus Scheme (formerly Older Australian's Bonus) a one-off non-taxable bonus payment of \$500 paid to older Australians of Age Pension age. The payment was part of the 2007/08 Federal budget and was paid to recipients of the Age Pension, Mature Age Allowance, Widow Allowance, Partner Allowance, Commonwealth Seniors Card and Veterans' Affairs Gold Card holders. The deemed interest rate is applied to any savings or investments where the amount has been deposited.

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- Pension Supplement (formerly known as GST Component of Pensions)
- Pharmaceutical Allowance
- Prisoner of War (Japan and Korea) \$25,000 lump sum compensation payment. Paid to surviving Australian service personnel (or their surviving widows/ers) in 2001 (Japan) and 2004 (Korea). The one-off payment is not assessable, however where the payment is invested, the deemed interest rate should be applied and the resultant amount included as assessable income
- Remedial Tuition Allowance
- Rent Assistance paid to renters who have a tenancy agreement with the Director of Housing (the renter should notify Centrelink that they are a Departmental renter)
- Restitution payments from Foreign Governments
- Schoolkids bonus
- School Start Bonus one off payment paid to families with children starting prep and year seven at a government or non-government school. The deemed interest rate is applied to any savings or investments where the amount has been deposited.
- Superannuation funds, lifetime annuities that cannot be realised or drawn from
- Superannuation funds, lifetime annuities of persons under retiring age whose funds are realisable but choose not to access them.
- TAC Impairment Annuity Benefit
- Telephone Rental Concession
- Travel, Meals, Laundry and Accommodation Allowances
- War Disability Pensions (Department of Veterans' Affairs)
- Work for the Dole Supplement
- Youth Disability Supplement

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Governing Authority	WMHP Sub-Committee
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AMENDMENT HISTORY

Date	Version	Approved by	Amendment Notes
16-07-2024	1.0	Board of Directors	New Document. Full review from previous ToR incorporating new Housing Program