

Household Income Evidence Requirements

(Affordable housing)

The documentation described below is required is used to verify the income of tenants and applicants for NCCH Affordable Housing properties.

For social housing tenants, see [Household Income Documentation Requirements \(Social Housing\)](#).

Income Type	Evidence Required (Covering the full period as requested)
<p>Gross employment income</p> <p>Including penalty rates, bonuses and fringe benefits (before taxable income). Include income from all employers. Include income gained from employment schemes for people with disabilities. Include salary sacrifice arrangements, in-kind income and related employer contributions</p>	<ul style="list-style-type: none"> Declaration of Wages certificate, completed by employer/s; or All payslips, with the most recent payslip not being more than 14 days old.
<p>Australian government payments</p> <p>All pensions, benefits, allowances and supplementary payments.</p>	<ul style="list-style-type: none"> Statement from Centrelink or other government provider
<p>Bank interest received</p>	<ul style="list-style-type: none"> Bank statement/s
<p>Dividends and shares</p> <p>Include net amount received from public companies or trusts or family trusts or shares held, including both taxable and non-taxable dividend components</p>	<ul style="list-style-type: none"> Dividend statement; or Letter from tax agent/accountant/stockbroker
<p>Child support income</p>	<ul style="list-style-type: none"> A copy of the Family Court Order, maintenance agreement, solicitor's letter or Child Support Agency letter indicating the amount of maintenance received each week and the date from which maintenance was paid; or A letter from the Child Support Agency stating the rate of maintenance payments and date of commencement.
<p>Income derived from a grant or scholarship</p>	<ul style="list-style-type: none"> A letter from the provider including the amount paid and the date on which payments commenced; and the living-component part of the grant.
<p>Savings and investments</p>	<ul style="list-style-type: none"> Bank statements; or Centrelink statement (if declared by Centrelink customer)
<p>Superannuation distribution payments</p>	<ul style="list-style-type: none"> Bank statements; or Statement from provider (covering the specified period)
<p>Gifts</p> <p>Regular receipt of gifts or receipt of winnings</p>	<ul style="list-style-type: none"> Statutory Declaration from gift provider; or Bank statement showing regular payments
<p>All foreign income received, including foreign pensions</p>	<ul style="list-style-type: none"> Where declared to Centrelink, statement from Centrelink; or Bank statement; or Payment notice from provider
<p>WorkCover payments</p>	<ul style="list-style-type: none"> Letter from company making payments, including the payment rate, frequency and commencement date. The statement should also specify the composition of the payments (e.g. loss of wages, pain and suffering, etc.)

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Income Type	Evidence Required
Business Income All income from self-employed people	<ul style="list-style-type: none"> A Profit & Loss statement, signed by an accountant/tax agent and fully covering the specified period; and Statutory Declaration, declaring the information provided in the profit & loss statement is true and correct (this forms part of the Profit & Loss Statement),
Lumpsum payments Includes winnings or inheritances	<ul style="list-style-type: none"> The most recent bank book or statement covering the specified period
Income streaming products This includes products such as Annuities; Allocated Annuity Pensions, etc.	<ul style="list-style-type: none"> A letter from the provider including the amount paid and the frequency of payments made <p>Where the NCCH is unable to confirm this information or the information does not appear to be complete, all household members in receipt of a regular income from annuities and other income stream products must provide a statement from the income provider. This statement should detail the investment amount and the amount and frequency of the payments made to the household member.</p>
Equity in real estate	<ul style="list-style-type: none"> Independent documentation that shows the date of acquisition/property settlement and equity held by household member.
Real estate income Income from tenants, boarders or lodgers	<ul style="list-style-type: none"> Letter from agent confirming lease details and rent/board/lodging being paid; or Receipts from tenants/boarders over specified period, with most recent receipt not being more than 14 days old

Document information

Title	Household Income Evidence Requirements (Affordable housing)
Section	Housing & Communities
National Regulatory Code Evidence Guideline	Performance Outcome 1: Tenant and Housing Services
National Community Housing Standard	Standard 1.1 Access to housing
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