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Application for a rental subsidy

All NCCH tenants are entitled to apply for a rental subsidy at any time. To do so, you must lodge at any NCCH office:

- A completed and signed Application For Rental Subsidy form; and
- Written proof of income for all household members

Once the application and other documents are lodged, NCCHC will assess the rent you should pay based on your total gross household income.

The assessment rates

The rent you pay is based on policies set by the NSW State Government, which apply to all community housing providers.

The “general rule” is that community housing providers assess rent at 25% of the gross household income of their tenants. However the assessment is more complicated than this simple rule.

In actual fact, some types of income are assessed at a lower rate, others are completely exempt from any assessment at all; and the assessment rate used can also depend on the age of the tenant.

However, excluding any Rent Assistance supplementary payment received, no social housing tenant of NCCHC should ever pay more than 25% of their total gross household income in rent. Also, tenants will never be charged more than the “market rent” value of a property, regardless of the level of household income.

Regular rent reviews

The rental subsidy entitlement of a household is assessed when they begin their first tenancy with NCCH.

After that time, NCCH conducts an assessment of each tenant’s subsidy entitlement every 6 months.

We call these Fixed Rent Reviews. Tenants are posted documents (including a new *Application for Rental Subsidy form*) and are required to provide proof of income for all household members. However, where all household residents have given consent for NCCH to check their income details directly with Centrelink, these assessments are completed automatically and a tenant does not usually need to submit a new rental subsidy application form to NCCH.

It is very important that the documents are completed and returned to NCCH. Failure to do so can result in tenants losing their rental subsidy entitlement.

Information that must be disclosed

In between each 6 monthly review, all tenants must disclose changes in their household circumstances to NCCH where:

- Additional occupants are residing at the property or there is a change in the sources of income of members in the household
- Any household member has commenced employment or there is a change in employment conditions (e.g. additional hours being worked and paid for, a move from casual or part-work work to permanent employment); or
- There are new sources of household income
- Lump sum payments, or dividends, that have not been previously declared
- The tenant owns their own home

If any of these events occur in your household, you need to contact NCCH immediately and complete a new *Application for Rental Subsidy form*.

A failure to disclose this information by any tenant (within 14 days) can result in a backdating of any rental increase due to the changes.

Household changes that do not have to be disclosed

- CPI and other regular adjustments made to existing Centrelink pensions or benefits
- Income that has been previously disclosed
- Changes in exchange rates that affect pensions or other income from overseas
- Changes in Centrelink policy, e.g. deeming rates or payment types
- Changes in the ages of household residents

Centrelink Income Confirmation Scheme (ICS)

You can sign an authority to participate in the ICS. This allows NCCHC to ask Centrelink for details about all your Centrelink payments including the amount received, the date the payments were received, the rate of payment including whether the payment is at the maximum rate and any deductions.

ICS is an easy way for you to be able to provide confirmation of your income details to NCCH.

Tenants who participate in the ICS rarely need to complete all the documentation we generally require as part of each Fixed Rent Review. The rent assessment of all ICS participants is done automatically by NCCH, and the only contact made by us with those tenants during the review, is in those rare situations where we are unable to get all the information we need from Centrelink.

More information on ICS is available from your local NCCH office.

Completing the Application for Rental Subsidy form

Question 1: Please provide your general details. A daytime phone is required so we are able to quickly contact you if there is anything we need to discuss about your application

Question 2: You need to provide us with any information about a change in your household circumstances since your last review. See “Information That Must Be Disclosed” in this factsheet for the sort of information that is required here. If there have been no changes that you need to disclose, you must check the No box and then leave the information box blank.

Question 3: We require details of all household members, including all people who are living at your tenancy. Make sure you use the gross amount when including the details of income and savings.

All of the information you enter here about the income and/or savings for each household member will need to be verified. That is, you will need to provide us with documented proof of the amounts entered.

Question 4: If any member of your household is self-employed, you must provide us with a copy of their *Profit and Loss Statement* for the past 3 months. You must also include a Statutory Declaration that the information contained in the statement is complete and accurate.

If anyone in your household receives a salary/wage from an employer, the employer must complete a *Declaration of Wages Certificate*. If a copy is not included in the package you received, please contact the local office and one can be supplied to you.

As an alternative to the completion of the certificate, the household member can provide the past 12 weeks of consecutive payslips, provided that the most recent payslip is not more than 2 weeks old.

Question 5-6: If you make maintenance payments to a custodial parent, please include it here. This amount can be deducted from your assessable income, provided that you can prove that the payments are being regularly made.

Question 7-9: If you have any interest in a property, please complete questions 7-9. Do not include interests you have in vacant land. Any income you earn from your property is assessable as part of your rental subsidy application. You will be required to provide proof of any rent you receive from the property and you may be required to provide proof of its current valuation.

Question 10: Provide details of any other assets including shares, lump sum payments or dividends, income streaming products, winnings, gifts, scholarships/prizes (only the accommodation component is assessable) or grants.

Declaration: Each *Application for Rental Subsidy* must be signed by each tenant in the household. NCCHC cannot accept an application that has not been fully completed and signed. A representative of the tenant is allowed to sign in certain circumstances.

Any questions?

If you have any questions about the information in this Fact Sheet, or on any other housing related matter, please contact your local office.