

# Rent Review

## Factsheet



### How do we calculate your rent?

Your rent is calculated based on your household's gross assessable income which determines your eligibility for a rental subsidy.

The calculation is between **25% to 30% of your assessable household income and 100% of the Commonwealth Rent Assistance (CRA)** you and your household receive. The subsidy varies according to the type of program and the income level of your household.

Below is an example only of how we calculate your rent:

Income type	% included in your rent charge	Assessable Income, per week	Charge per week
Age Pension	25%	\$468.40	\$117.10
Clean Energy Supplement	25%	\$7.05	\$1.76
Commonwealth Rent Assistance (CRA)	100%	\$75.80	\$75.80
Total rent charge per week			\$194.66

### What information do I need to provide for my rent review?

Examples of acceptable documents to demonstrate proof of income are listed below.

Customers who fail to supply income details by the due date will not be eligible for a rent subsidy and will be placed on market rent.

### Proof of Income Documents

Type of income	Acceptable proof of income
Centrelink Pensions and Benefits	Current Centrelink Income Statement.  You do not need to provide this if you have given consent for us to get this information directly from Centrelink. However, if at any stage your benefit stops or changes you will need to provide a current Centrelink Income Statement.
Benefits and allowances paid by the Department of Veteran's Affairs (DVA)	Current income statement from Department of Veterans Affairs.
Wages or salaries including casual earnings	<p>Payslips:</p> <ul style="list-style-type: none"> <li>4 weeks of payslips if the tenant or household member works fixed hours</li> <li>12 weeks of payslips if the tenant or household member works casual hours (e.g., changes each week) and/or works overtime.</li> </ul> <p>If pay slips are not available, we can accept either a signed letter from the employer on letterhead, detailing the tenant's employment status and gross weekly income, pay period, applicable tax, other deductions, and payee details.</p> <p>Or a completed Income from Employment Form completed by the employer.</p>
Self-employed	Self-employed income is calculated on the income earned from the previous financial year.

## Proof of Income Documents

Self-employed	<p>One of the following types of information must be provided for self-employed tenants or household members:</p> <ul style="list-style-type: none"> <li>• Profit and loss statement completed by a chartered accountant, and most recent three months business and personal bank statements; or</li> <li>• A lodged and assessed Australian Tax Return from the Australian Tax Office website. This must include all pages of the tax return, which includes the individual's income, expenses and interest earned for the financial year.</li> </ul> <p>NOTE: A 'Notice of Tax Assessment' cannot be accepted as details of a self-employed tenant income.</p>
Superannuation	Current letter from the superannuation fund confirming the amount received.
Income from an overseas government	Current letter from the respective government detailing the amount and frequency of payments.
WorkCover or an insurance company/ agency	Letter or statement from WorkCover or Insurance Company detailing the gross amount received.
Savings/ Investments/ Shares	Letter or statement from the financial institution showing interest or dividend earned.
Child Support or Maintenance	Statement from Child Support Agency or Centrelink detailing the amount and frequency of payments made or received.

## How will my rent be assessed if I have no income?

The rent subsidy will be assessed based on the equivalent Centrelink payment the tenant or other adult household members would normally receive.

## What do I need to do if my rent changes?

### If you pay via Centrelink payment

- **You** need to tell Centrelink your new rent amount to receive the correct Commonwealth Rent Assistance (CRA). If you do not advise Centrelink this may cause your rent amount to not pay your rent correctly and therefore you may fall into arrears.
- Centrelink may ask you to complete a Rent Certificate to confirm your rent. SGCH will sign the Rent Certificate as your landlord. Please take your new rent charge letter with you to Centrelink as proof of your new rent amount.
- You can also update your rent details on your MyGov account. You can find more information on the Services Australia website.
- **You** need to update your new rent amount if you have Centrelink pay your rent directly to SGCH.

If you have provided SGCH consent to vary your rent amounts with Centrelink, please ensure you check to see if your new rent deduction amount has been updated correctly. SGCH takes no liability for any incorrect deduction.

You can check this new rent deduction by:

- checking your Centrelink income statement
- logging into your Centrelink account, or
- calling us if you are unsure.

### If you pay via direct deposit/internet banking or BPAY

- Update your payments to the new rent amount.

## What do I do if I or a person in my household start working?

Let SGCH know within 21 days. You or the person in your household that starts work may be eligible for our Start Work Bonus.

## Start Work Bonus

The Start Work Bonus is for tenants and household members who are starting work or restarting work after a break. If a tenant or household member is approved for the Start Work Bonus, it means that the new income from working will not be included in the rent assessment for 26 weeks. For further information about who is eligible please refer to our website.

### A tenant or household member will be approved for the Start Work Bonus if:

- The tenant tells us about themselves or a household member starting work within 21 days of starting work
- The tenant provides current proof of income for all members of the household
- The person applying for the Start Work Bonus did not have any income from working included in their most recent rent assessment before they started the job.

### People will not be eligible for the Start Work Bonus if they:

- Pay market rent
- Are changing jobs
- Are moving from casual to permanent work, or from part-time to full-time work
- Have received a Start Work Bonus in the past 18 months
- Are currently paying \$5 rent per week.

## What is a change of circumstance?

### For the purposes of your rent review, a change in circumstances includes

- An adult household member moving into or out of a property
- A household member stops or starts work

- A change in a household member's income from employment
- A change in a household member's Centrelink income
- Additional income being received from other sources.

If there is a change in your household income you need to let SGCH know within 21 days by completing a new [Rent Subsidy Application form](#).

You must submit proof of income for each household member aged 18 years or over, as well as supporting documentation for the change indicated. Details of acceptable documents to demonstrate income can be found above and in our [Rent Policy](#).

**It is important to understand that if you receive a Centrelink income, Centrelink does not tell SGCH about any changes to a person's income details, even if you participate in the Income Confirmation Scheme.**

## More information

If you have any questions about your rent, please call our Rent Review team on **1800 573 370** or email [rent.review@sgch.com.au](mailto:rent.review@sgch.com.au)

If you need assistance with language interpretation, please contact the **Translating and Interpreting service (TIS) on 131 450.**