

Community Housing Rent Policy Fact Sheet

Assessable and non-assessable income lists



Queensland
Government

This factsheet has been developed to support registered housing providers to apply the Community Housing Rent Policy (CHRP). It should be read in conjunction with the Community Housing Rent Policy (September 2013).

The Community Housing Rent Calculator assists providers to undertake rent assessments. Providers are required to use the calculator or an equivalent tool when undertaking rent assessments for all programs except the Affordable Housing Program. If using an equivalent tool it must calculate rent in a way which complies with the requirements of the CHRP and the provider must be able to demonstrate that it will always produce the same rent calculation as the rent calculator.

COVID-19 Economic Stimulus Payments

These payments are considered non-assessable for the purpose of determining social housing eligibility, private housing eligibility and rent calculation for Public Housing and Community Housing rent policies.

Services Australia has advised that the economic stimulus payments are not expected to appear on customers' income statements.

Ability for some customers to apply for early release of \$10,000 from superannuation funds in each of the 2019-20 and 2020-21 financial years, based on Centrelink established criteria. Any superannuation drawn down from funds in this manner is to be treated as non-assessable income for social and affordable housing eligibility and rent payments.

Please note: There is no need for changes to be made to the Community Housing Rent Calculator at this time to accommodate these changes. The incomes are non-assessable so should just not be included in any rent assessments that are being done using the department's rent calculator.

COVID-19 Disaster Payment – Queensland (August 2021)

The Australian Government has made available additional support for people impacted by COVID-19 public health directives. These payments are:

- **COVID-19 Disaster Payment Queensland** - support if a person couldn't work due to a Queensland COVID-19 public health order
- **Pandemic Leave Disaster Payment** – support if a person can't earn an income because they must self-isolate or quarantine, or are caring for someone with COVID-19

COVID-19 Disaster Payment – Queensland

The COVID-19 Disaster Payment has two streams, for working people who:

1. receive a Centrelink income support payment and could not work due to the Queensland COVID-19 public health order
 - Customers will receive a payment of \$200 per week on top of their regular income support payment during the public health order (lockdown or duration of the hotspot declaration).
 - To receive the payment, customers must have been unable to work and earn their usual income of 8 hours or more or a full day's work due to being in a COVID-19 hotspot and subject to restricted movement.

- Deem the payment as assessable income on the basis the COVID-19 Disaster Payment amount is less than the previously recorded working income.
 - Where a household's previous working income is less than the COVID-19 Disaster Payments – Queensland payment, the previous income will continue to be used unless the household advises of further decreases in the household's income.
2. do not receive a Centrelink income support payment and could not work due to the Queensland COVID-19 public health order. The amount paid is dependent on the number of working hours lost:
- Less than 20 hours lost - \$450 for each weekly payment period
 - More than 20 hours lost - \$750 for each weekly payment period
 - Where a person received wages lower than the COVID-19 Disaster payment amount, maintain this income (effectively ignoring the additional support money).
 - Where a person previously received wages higher than the COVID-19 Disaster payment amount, decrease their income to match the COVID-19 Disaster payment and review further if their, or their household's, income reduces further.

Tenants may ask for a rent review as per section 5.10 Rent Reviews of the Community Housing Rent Policy if their household income is impacted and may result in a rent reduction.

COVID-19 Pandemic Leave Disaster Payment

This payment is made if directed by a health office to self-isolate or quarantine or for people caring for someone with COVID-19 and the customer is unable to work.

It is paid as a lump sum of \$1,500 for each 14-day period of self-isolating, quarantining or caring for someone with COVID-19 and is for customers who don't have appropriate leave entitlements, including pandemic sick leave, personal leave or leave to care for another person.

This payment is non-assessable due to the short-term nature of this payment and should not be included in any rent assessments using the Community Housing Rent Calculator.

Assessable income types

All general income is considered assessable when determining rent payable by tenants, unless it is listed as non-assessable income. Assessable income includes pensions, benefits and allowances, wages and work allowances and other income sources.

Below are the lists of assessable income types to include in rent assessments.

Pensions

- Age Pension
- Age Pension – Blind
- Carer Pension
- Disability Support Pension at the away from home (independent) rate, and at the full at-home rate if paid to a tenant or spouse. The at-home (dependent) rate received by household members is non-assessable income.
- Disability Support Pension – Blind
- Overseas Pension
- Parenting Payment Single
- Service Pension
- War Widow
- Widowed Person
- Widow B
- Wife Pension

Allowances and benefits

- Abstudy at the away from home (independent) rate, and at the full at-home (dependent) rate if paid to a tenant or spouse. The at-home (dependent) rate received by household members is non-assessable income.
- Austudy
- Clean Energy Supplement
- Domestic Allowance
- Family Day Care Scheme
- Family Tax Benefit Part A (FTBA) assessed at 15 percent for the first four eldest children under 16 years of age. Amounts paid for children over 16 are not assessed. If the FTBA is paid as a lump sum, the provider should calculate the Equivalent FTBA payment that the household would receive if they had their FTBA paid fortnightly, and add this amount to the fortnightly assessable income.
- Incapacity to Work Benefit paid by Department of Veterans' Affairs
- Incentive Allowance (paid with Disability Support Pension)
- Income Support Supplement
- JobSeeker Payment – the progressive consolidation of these payment types (Newstart Allowance, Bereavement Allowance, Sickness Allowance, Widow Allowance, Partner Allowance, Wife Pension, Widow B Pensions).
- Low Income Family Supplement
- Mature Age Allowance
- New Enterprise Incentive Scheme

- Newstart Allowance
- Parenting Payment Partnered
- Partner Allowance
- Sickness Allowance
- Single Income Family Supplement
- Special Benefit at the away from home (independent) rate and at the full at-home (dependent) rate if paid to a tenant or spouse. The at-home (dependent) rate received by household members is non-assessable income
- Financial Supplement loans under the Student Financial Supplement Scheme – assessed at 50 percent. Students receiving Austudy/Abstudy or Youth Allowance can trade in a maximum of \$3,500 of their grant in return for a Financial Supplement loan of up to \$7,000. Rent should be assessed on the remaining Austudy/Abstudy or Youth Allowance payment and 50 percent of the supplement loan.
- Veterans' Children Education Scheme at the away from home (independent) rate and at the at-home (dependent) rate if paid to the tenant or spouse. The at-home (dependent) rate received by household members is non-assessable income.
- Widow Allowance
- Youth Allowance at the away from home (independent) rate. Youth Allowance at the full at-home (dependent) rate if paid to a tenant or spouse. The at-home (dependent) rate received by household members is non-assessable income.

Wages and work allowances

- Bonuses – averaged over the year to identify the fortnightly amount to be added to assessable income.
- Child Care Benefit – if paid to a household member who is a registered Family Day Care Provider
- Commission – averaged over the year to identify the fortnightly amount to be added to assessable income
- Community Development Employment Project (CDEP) wages
- Fringe Benefit Tax
- Gross wages or salaries (permanent, full-time, part-time, casual, 'on-call' and nominal amounts). 'Gross' means the value of wages/salaries prior to any deductions including fringe benefits, salary sacrifice and taxation. Household members who are employed to work set weeks per year, such as teacher aides, should have their earnings averaged over 26 fortnights to determine a fortnightly wages.
- Higher duties allowances
- Holiday pay
- Long service leave
- Maternity/Parental leave pay. For unpaid maternity/parental leave, household members should be assessed on the Equivalent Centrelink Payment and/or any other assessable income.
- Overtime – averaged over the year to identify the fortnightly amount to be added to assessable income
- Penalty allowances
- Royalties paid to an Indigenous community or paid to a customer from the royalty payments invested by the community

- Salary sacrifice – if an employee has chosen to receive a benefit in lieu of wages (e.g. payment for cars, telephone, school fees, etc) the value of the benefit is included as assessable income
- Termination pay
- Work allowances which are not reimbursements for expenses incurred on the job

Other types of income

- Any other income is assessable unless it is included in the list of non-assessable income types
- Annuities and income streams
- Child Support Allowance (also known as child maintenance), paid either through the Child Support Agency, by an Order of the Court, or by voluntary payments (assessed at 15 percent). If a household member provides evidence from Centrelink or the Child Support Agency, that they are not receiving the Child Support Allowance indicated on their Centrelink Statement, the rent can re-assessed based on the actual Child Support Allowance/ maintenance received by the household member
- Deemed investment income from a liquid asset which is invested, but which appears to not be generating income. To determine the total deemed investment income, multiply the total value of the liquid asset by 2 percent. The total deemed investment income should be divided by 26 to calculate the fortnightly deemed income. A deemed investment income should only be calculated where the household member does not receive a Centrelink or Department of Veterans' Affairs income, and they advise that the liquid asset is not generating an income
- Defence Forces Retirement Benefit (DFRB) / Comsuper
- Income received from shares, investments, and savings income
- In kind payments such as school fees, car payments etc as recorded by Centrelink (assessed at 15 percent if part of a maintenance agreement)
- Lump sums if the lump sum is over \$260, averaged across the year (e.g. divided by 26 to calculate the fortnightly assessable income)
- Paid Parental Leave – this income can be paid by Centrelink on an Income and Asset Statement or the employer in the Employer's Declaration or payslips
- Part Pension or Allowance amount
- Payments to volunteers that could be construed as regular income as they occur on a weekly, fortnightly or monthly basis
- Public Trustee Investment Funds – the taxable income for the client investment paid through the Public Trustee of Queensland Investment Fund is assessable (e.g. Higher Growth Fund Growth Trust, Australian Equities etc). The Total Distribution component of the Higher Growth Trust statement from the Public Trustee of Queensland is used for assessment
- Regular payments received by a household member (a beneficiary) from a trustee administering a deceased estate
- Rent from property. This income is not included in eligibility assessment but is included in rent assessment. Where a household member owns a property and is not receiving rental income from the property, a gross fortnightly rent amount should be imputed and added to the rent assessment. This imputed amount should be based on private market rent for similar standard properties in the area and any relevant data published on median rents
- Scholarships paid for living expenses. Scholarships for study expenses only are not assessable
- Spouse maintenance (payments made to a former spouse following divorce or separation) Does not include payments for dependent children (see Child Support Allowance)

- Superannuation – regular payments
- Workcover or compensation – regular payments

Non-assessable income types

Payments for a specific purpose are generally considered non-assessable for the rent assessments.

Below are lists of non-assessable income types that should be excluded when undertaking rent assessments.

Pensions

- Disability Pension, including Extreme Disablement Payment, Special Rate, Intermediate Rate and General Rate paid by Department of Veterans' Affairs or any country. The tenant is instead assessed as receiving a full Service or Age Pension
- Disability Support Pension at the at-home (dependent) rate if paid to a household member. Disability Support Pension at home rate paid to a tenant or spouse is assessable
- Double Orphan Pension paid by the Department of Veterans' Affairs
- JobSeeker - Transitional Basic Pension Supplement, Transitional Minimum Pension Supplement and Transitional Remaining Pension Supplement.
- Orphan Pension paid by the Department of Veterans' Affairs
- Pension Reform increase component of eligible base pension rates. See Pension reform increases 2009 section 5.1 of the Community Housing Rent Policy

Allowances and benefits

- Abstudy at the at-home (dependent) rate, if paid to a household member. The at-home (dependent) rate paid to a tenant or spouse is assessable
- Assistance for Isolated Children
- Attendant Allowance paid by the Department of Veterans' Affairs
- Bereavement Allowance paid by Centrelink or the Department of Veterans' Affairs
- Bereavement Lump Sum
- Boarding Allowance paid by Centrelink
- Carer Allowance
- Carers payment – one off payment of \$1,000 paid to recipients of the Carers Pension and one off payment of \$600 paid to recipients of Carers Allowance as part of the 2004-2005 Federal Budget
- Carers payment – one off payment of \$1,000 paid to recipients of the Carers Pension or recipients of the Carer Allowance who also receive the Wife Pension or the Veterans' Affairs Partner Service Pension and one off payment of \$600 paid to recipients of Carers Allowance as part of the 2007-2008 Federal Budget
- Centrelink loans – the lump sum advance. As the household member has received the same income but only in advance, rent is assessed as though the household member is receiving the full Centrelink benefit each week
- Centrelink Working Credits – where the client's income is higher than their entitlement, and Centrelink has identified the client is in receipt of a working credit, only assess the Centrelink income component, not the working credit
- Child Care Benefit – unless paid to a client who is a Family Day Care Provider
- Child Care Tax Rebate – 2007 – 2008 Federal Budget reimbursement for child care expenses

- Clean Energy Advance – lump sum payment paid in 2012 to assist household to meet the impacts of carbon pricing on living expenses for up to 12 months
- Clothing Allowance paid by the Department of Veterans' Affairs
- Community Development Employment Program Participant Supplement and Supplementary Benefits (Add-ons)
- Decoration Allowance paid by the Department of Veterans' Affairs
- Defence Force Income Support Allowance paid by the Department of Veterans' Affairs. If the household member is receiving less than the full entitlement of a pension or benefit from either the Department of Veterans' Affairs or Centrelink, and the Defence Force Income Support Allowance is paid by the Department of Veterans' Affairs to compensate, the full rate of the Centrelink or Department of Veterans' Affairs payment should be used to assess rent
- Department of Veterans' Affairs Lump Sum Advance. As the household member has received the same income, but only in advance, rent is assessed as though the household member is receiving their full Department of Veterans' Affairs benefit each week
- Distance Education Allowance paid by Centrelink
- Education Entry Payment paid by Centrelink and the Department of Veterans' Affairs
- Employment Entry payment paid by Centrelink
- Exceptional Circumstances Relief Payment
- Family Tax Benefit Part A paid for dependent children aged over 16
- Family Tax Benefit Part A \$600 annual lump sum payment
- Family Tax Benefit Part B
- Fares Allowance paid by Centrelink
- Farm Family Restart
- Financial Supplement loans under the Student Financial Supplement Scheme, where the tenant is not eligible for Austudy/Abstudy or Youth Allowance payments
- Foster Care Allowance
- Funeral Benefit paid by the Department of Veterans' Affairs
- Government Housing Authority Concessional Amount reported on Centrelink Income and Asset Statement. This income is not a separate income paid by Centrelink, but this is the 2009 Pension Reform increase for single pensions and is included in the base rate of the pension
- GST component (2 percent compensation paid as part of Allowances)
- Incidentals Allowance and Additional Incidentals Allowance paid to eligible Abstudy recipients
- Language Literacy and Numeracy Supplement
- Large Family Supplement
- Locality Allowance
- Loss of Earnings Allowance paid by Department of Veterans' Affairs
- Masters and Doctorate Thesis Allowance paid to Abstudy recipients
- Maternity Payment (previously known as Maternity Allowance and now also includes the Baby Bonus)
- Maternity Immunisation Allowance
- Mobility Allowance
- Multiple Birth Allowance
- Newborn Upfront Payment paid by Centrelink
- Newborn Supplement paid by Centrelink

- Notional Pension Supplement reported on Centrelink Income and Assessment Statement. This is not a separate income paid by Centrelink, but is included in the base rate for some pensions
- Pension Basic Supplement (4 percent GST compensation paid with Centrelink and Veterans' Affairs Pensions)
- Pension Bonus Scheme
- Pension Loan Scheme
- Pensioner Education Supplement
- Pharmaceutical Allowance paid by Centrelink or the Department of Veterans' Affairs
- Recreational Transport Allowance paid by the Department of Veterans' Affairs
- Relocation Scholarship paid by Centrelink
- Remote Area Allowance paid by Centrelink or the Department of Veterans' Affairs
- Remote Area Education Project Scholarship payments
- Rural Area Incentive Scheme
- Rural Area Incentive Scheme Locality Allowance
- Senior Australian \$500 lump sum payment paid in the 2007-2008 Federal Budget
- Senior's Concession Allowance paid by the Department of Veterans' Affairs
- School Term Allowance paid to Abstudy recipients
- Special Benefit at the at-home (dependent) rate, if paid to a household member. The at-home (dependent) rate paid to a tenant or spouse is assessable
- Targeted Support Allowance paid to participants of the Targeted Support Pilot through the Cerebral Palsy league
- Telephone Allowance paid by Centrelink or the Department of Veterans' Affairs
- Temporary Incapacity Allowance paid by Department of Veterans' Affairs
- Training Supplement paid to Newstart Allowance and Parenting Payment recipients between 1 July 2009 and 30 June 2011
- Utilities Allowance paid by Centrelink or Department of Veterans' Affairs
- Vehicle Assistance Scheme paid by the Department of Veterans' Affairs
- Veteran's Children Education Scheme at the full at-home dependent rate if paid to a household member. The at-home (dependent) rate paid to a tenant or spouse is assessable
- Victoria Cross Allowance paid by the Department of Veterans' Affairs
- Work for the Dole Participant Supplement when paid over and above the standard Newstart or Youth Allowance
- Youth Allowance at the at-home (dependent) rate paid to a household member. The at-home (dependent) rate paid to a tenant or spouse is assessable
- Youth Disability Supplement paid with the Disability Support Pension for 16 to 21 year olds

Wages and work allowances

- Attendance Allowance paid to clients in receipt of a Disability Support Pension as part of a Supported Employment Program
- Auxiliary Fire Fighters' pay
- Casual earnings for household members under 18 years who are attending fulltime studies at any educational facility (e.g. school, traineeship, TAFE or university)
- First Aid Allowance
- Leave Loading

- Living Away From Home Allowance for wage earners
- Locality Allowance for public servants
- Work allowances that are reimbursements for expenses incurred on the job, e.g. training, travelling, tools, meal allowances and clothing/uniforms

Other types of income

- Armed Forces Reservists' pay
- Board paid by any household member to the tenant
- COVID-19 Economic Stimulus Payments
- COVID-19 Early access to superannuation amount of \$10,000 in both the 2019-2020 and 2020-2021 years, based on Centrelink established criteria
- F-111 Ex-gratia lump sum payment paid by the Department of Veterans' Affairs to participants of the F-111 Deseal/Reseal program for either \$40,000 or \$10,000. This payment is not restricted to military and includes public servants and civilian contractors
- Foster Care Allowance paid by organisations funded by the Department of Communities, Child Safety and Disability Services
- GST collected by self-employed or subcontracting household members on behalf of the Australian Government
- Income of foreign students
- Income received for providing accommodation to foreign or home stay students
- Juror's Allowance
- Maintenance – amount paid by the non-custodial parent if the custodial parent is also in public housing
- One-off payment of \$25,000 paid by the Department of Veterans' Affairs to surviving Australian servicemen who were taken prisoner by Japanese forces during World War II or by Korean forces during the Korean conflict, or to their widows. Any income earned from the payment is assessable
- One-off payment of \$25,000 paid by the Department of Veterans' Affairs to surviving Australian servicemen who were taken prisoner by Germany, Italy or their allies during World War II, or to their widows. Any income earned from the payment is assessable
- One-off reparation payment for stolen wages of Aboriginal and Torres Strait Islander peoples
- One-off reparation payment paid to residents of Palm Island as anti-discrimination compensation payments
- One-off Tax bonus payment from the Australian Tax Office for the 2007-2008 financial year
- One-off Australian Government \$42 billion Nation Building and Job Plan payments, announced on 3 February 2009, including the Single Family Bonus, the Back to School Bonus, Farmer's Hardship Payment and the Training Learning Bonus paid in 2009
- Payments made under the Queensland Government Indigenous Wages and Saving Repatriation Scheme
- Payments to volunteers that are reimbursements for specific expenses and honorariums (one-off payments) that have already been incurred. Any regular payments that are claimed to be reimbursements would need to be supported by appropriate evidence
- Redress Scheme ex-gratia payments to former residents of Queensland children's institutions
- Royalties paid to Indigenous people directly to the community and used by the community held in non-discretionary trusts. Note: Royalties paid to a self-employed member of an Indigenous community or payments to a customer from the royalty payments are assessable
- Scholarships paid for study expenses only. Scholarships for living expenses are assessable

- Study and Research Assistance Scheme (SARAS)
- Tertiary Access Payment paid by Services Australia

For more information about this factsheet or the CHRP contact the Department of Communities, Housing and Digital Economy:

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