

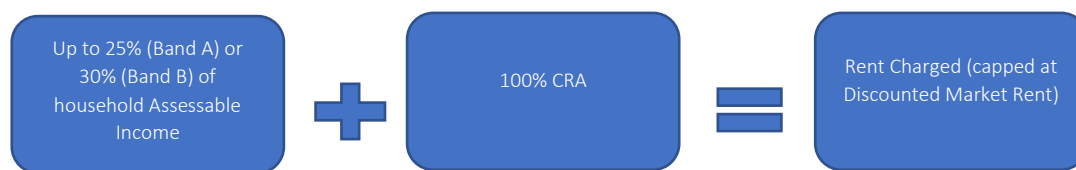
INFORMATION SHEET

How your rent is calculated

Your household income and assets will determine the rent you pay. You will be assessed as either a Band A or Band B Household which will determine the percentage of income applied for rent setting.

Band A refers to households who meet the Public Housing eligibility criteria.

Band B refers to households with income exceeding the Public Housing eligibility criteria and not exceeding the eligibility criteria for entry to the National Rental Affordability Scheme.



Prior to commencement of your tenancy, and periodically throughout your tenancy we will ask you to provide your Household income and asset details so that we can confirm your eligibility and calculate your rent. The Household includes all persons living in the property.

In addition to a periodic review, other events that may trigger a review include but are not limited to:

Changes to household income (up or down)

Changes to household members (someone moves in or out)

You must notify your Housing Services Officer within 14 days of changes to household members or income.

Please note, pre-approval from your Housing Services Officer is required before additional household members can move in.

Assessable Income includes, but is not limited to:

Earned income; Centrelink pensions, benefits and allowances; interest from financial assets including savings; maintenance and overseas pensions; of all household members 16 years and older.

Depending upon the housing program, you may be asked to provide additional information. You will be advised of this in your Eligibility and Rent Review letter.

If you don't provide the information required by the due date, we will not be able to confirm your eligibility for community housing or calculate your rent according to your household income. If this happens, you may need to find alternative accommodation and/or your rent may increase to the Discounted Market Rent. If you are experiencing difficulties in providing the required information by the due date, please contact the Rent Review Officer to discuss.

Refer to [AHL's Rent Setting Policy](#) for additional information.

Rent Setting Examples:

Case Study 1: Dave and Jenny are a retired couple in their 60's living in a 2 bedroom unit managed by AHL in Albany. Their cash assets are within the eligibility limits set by the Housing Authority, as is their assessable household income, resulting in them being assessed as a Band A household for rent setting purposes. Additionally, their home has a discount to market rent of \$477.00 per fortnight. Their assessed profile means that their rent will either be 25% of assessable household income plus 100% of commonwealth rent assistance, or the discount to market rent for that property, whichever is the lesser.

Dave and Jenny's income-based rent assessment is calculated as follows:

Income	Per Fortnight
Aged Pension x 2	\$ 1,358.00
Other Centrelink Assessable Supplements/Benefits	\$ 130.80
Financial Investment Income (FII)	\$ 7.74
Total Assessable Income	\$ 1,496.54
Basic Rent (25% of Total Assessable Income)	\$ 374.00
Plus: 100% Commonwealth Rent Assistance (CRA)	\$ 137.40
Rent Assessment Outcome	\$ 511.40

Because Dave and Jenny's home has a discount to market rent of \$477.00 per fortnight, and this is less than the income-based rent assessment of \$511.40 per fortnight, then the final rent they will be charged is \$477.00 per fortnight.

Case Study 2: Debbie is a single parent with 2 young dependent children living in a 3 bedroom house in Mount Barker. Debbie's cash assets are within the eligibility limits set by the Housing Authority, as is her assessable household income, resulting in her household being assessed as a Band A household for rent setting purposes. Additionally, Debbie's family's home has a discount to market rent of \$350.00 per fortnight. The family's assessed profile means that their rent will either be 25% of assessable household income plus 100% of commonwealth rent assistance, or the discount to market rent for that property, whichever is the lesser.

Debbie's income-based rent assessment is calculated as follows:

Income	Per Fortnight
Parenting Pension Single	\$ 855.00
Other Centrelink Assessable Supplements/Benefits	\$ 40.50
Family Tax Benefit A + B	\$ 564.20
Maintenance	\$ 30.77
Total Assessable Income	\$ 1,490.47
Basic Rent (25% of Total Assessable Income)	\$ 372.00
Plus 100% Commonwealth Rent Assistance (CRA)	\$ 171.50
Rent Assessment Outcome	\$ 543.00

Because Debbie's family's home has a discount to market rent of \$350.00 per fortnight, and this is less than the income-based rent assessment of \$543.00 per fortnight, then the final rent Debbie will be charged is \$350.00 per fortnight.

Case Study 3: Mick is a single man in his 40's living on his own in a 2 bedroom house in Denmark. Mick's cash assets are within the eligibility limits set by the Housing Authority, as is his assessable household income, resulting in his household being assessed as a Band A household for rent setting purposes. Additionally, Mick's home has a discount to market rent of \$450.00 per fortnight. Mick's assessed profile means that his rent will either be 25% of assessable household income plus 100% of commonwealth rent assistance, or the discount to market rent for that property, whichever is the lesser.

Mick's income-based rent assessment is calculated as follows:

Income	Per Fortnight
Jobseeker Allowance	\$ 573.85
Other Centrelink Assessable Supplements/Benefits	\$ 22.05
Total Assessable Income	\$ 595.90
Basic Rent (25% of Total Assessable Income)	\$ 148.00
Plus 100% Commonwealth Rent Assistance (CRA)	\$ 38.40
Rent Assessment Outcome	\$ 186.00

Because Mick’s home has a discount to market rent of \$450.00 per fortnight, and this is more than the income-based rent assessment of \$186.00 per fortnight, then the final rent Mick will be charged is \$186.00 per fortnight.

Case Study 4: Kerry and Steve are a married couple with 2 young dependent children living in a 3 bedroom house in Albany. The family’s cash assets are within the eligibility limits set by the Housing Authority; however their assessable household income falls within Band B limits, resulting in the household being assessed as a Band B household for rent setting purposes. Additionally, the family’s home has a discount to market rent of \$515.00 per fortnight. The family’s assessed profile means that their rent will either be 30% of assessable household income plus 100% of commonwealth rent assistance, or the discount to market rent for that property, whichever is the lesser.

Kerry and Steve’s income-based rent assessment is calculated as follows:

Income	Per Fortnight
Parenting Partnered Pension	\$ 113.10
Wages (net)	\$ 1,640.00
Other CL Assessable Supplements/Benefits	\$ 7.90
Family Tax Benefit A + B	\$ 564.20
Total Assessable Income	\$ 2,325.20
Basic Rent (30% of Total Assessable Income)	\$ 697.00
Plus 100% Commonwealth Rent Assistance (CRA)	\$ 171.50
Rent Assessment Outcome	\$ 868.00

Because Kerry and Steve’s family’s home has a discount to market rent of \$515.00 per fortnight, and this is less than the income-based rent assessment of \$868.00 per fortnight, then the final rent they will be charged is \$515.00 per fortnight.