



Kurrajong Apartments - Rent and Eligibility

Churches of Christ Housing Services is committed to providing quality affordable living homes designed to assist lower income earners and will aim to balance social and business responsibilities in achieving this objective, including the management of rents and eligibility.



How is my rent calculated?

Rents for your Affordable Living Housing property are discounted and restricted to a maximum of 74.9% of the property's market rent value.

There are two discounted rent amounts depending on your property type – full discount and ceiling discount – and these are applied to eligible households.

- Full Discount – total gross household income is less than, or equal to, \$55,000 per year.
- Ceiling discount – total gross household income is more than \$55,000 per year.

Income of full-time dependant students, including any casual wages, will be excluded from household income tests unless the student is a tenant, or joint tenant.

To be eligible for the full discount, all household members must declare their income as per the annual review rent and eligibility review. Tenants who do not declare their household income for assessment will be deemed ineligible for the full discount of rent and the ceiling discount amount will be charged.

How is my ongoing eligibility assessed?

Eligibility criteria will apply to ensure the properties are allocated to people who can benefit most from the affordable living housing program. To remain eligible for their property, tenants and occupants of the premises must not:

- own, or part own, any property in Australia or overseas including residential or commercial property, land, mobile homes or caravans that are permanently connected to utilities.
- have money in bank accounts, shares and investments (including superannuation payouts) that exceeds \$112,500.00 for a single person, or \$143,750.00 for two or more household members.

How often is my rent and eligibility reviewed?

Churches of Christ Housing Services will review your rent and eligibility on an annual basis with any changes to your rent to commence in July each year. We will notify you in writing when we start the annual rent and eligibility review process and you will be required to return all requested documentation and provide evidence to verify your income in order for us to assess your eligibility for the full rent discount.

If you have difficulties obtaining third party documentation, such as payslips or child support statements, talk to your housing officer for assistance.



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What if my household circumstances change between annual reviews?

It is important to notify us immediately if there is a change in your circumstances which affects your household's income (e.g. commence or cease work, new household member etc.) so that we can assess your eligibility for the full rent discount.

Tenants who fail to notify us of a change to household income may be committing rental fraud. To avoid any remedial action in relation to rental fraud, we encourage tenants to keep us informed of any changes to the household immediately.

Why do I have to return this documentation when you should already have my details?

The Rent and eligibility assessment is an opportunity for us to gather the most up to date information to ensure your contact and household details are correct.

Why am I being asked to provide bank statements for the assessment?

Just as you were required to provide a bank statement when you initially applied for housing assistance, you are required to provide the same information to verify your ongoing eligibility.

A bank statement will show us regular deposits that identify a stream of income (e.g. wages, rental income from investment properties, investment funds, overseas pensions, child maintenance) as well as large one-off payments such as superannuation or compensation payments, which verify income and assets. It also provides evidence of your liquid assets (cash or money in the bank) to ensure you meet the eligibility criteria for your Affordable Living Housing property.

We will request bank statements showing three consecutive months of transaction history for all bank accounts. We are not interested in how you spend your money so you can black out the details of your withdrawals if you choose to do so for privacy reasons. However, we do need to see the running account balance and deposit details.

Will a change to my rent affect my rental bond?

A rental bond is equivalent to four weeks rent and is held in trust by the Residential Tenancies Authority (RTA) during your tenancy. If your rent changes, resulting in a change of \$50 or more to your bond, we will adjust the amount. This may result in you having to make a part bond payment, either in a lump sum or in instalments, to make up the difference. We may also request the RTA refund you any amount in excess of what is required.

What is Commonwealth Rent Assistance?

Commonwealth Rent Assistance (CRA) is a specific payment from Centrelink to help eligible people pay their rent. CRA is paid to people who rent privately or live in community housing and receive a Centrelink benefit.

Centrelink will determine the amount of CRA you are entitled to, based on the amount of rent you pay. It is your responsibility to advise Centrelink of changes to your rent amount. Centrelink may ask you to provide a recent rent statement, a copy of your lease agreement or a letter confirming your current rent amount. You may also be asked to complete a rent certificate.

Further information about Commonwealth Rent Assistance is available on Centrelink's website at [www.humanservices.gov.au].



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How often do I need to pay rent?

Your tenancy agreement details how often (e.g. weekly or fortnightly) you need to pay your rent. Making irregular payments on different days of the week or constantly changing from weekly to fortnightly is the most common reason tenants fall into rental arrears. It is important to maintain your rent payments on the same day each week or fortnight to avoid falling into arrears.

How do I make rent payments?

We offer a range of options for making rent payments:

- Centrelink Deductions
If you receive a Centrelink income, we can arrange a recurring deduction to be paid direct from Centrelink to your rent account (no fee charged for this service).
- Bank Deposit or Internet Banking
Rent payments can be made over the counter at any Westpac Bank or via internet banking using your tenant reference and our bank account details. It is important to ensure the bank is instructed to use a reference so we can promptly allocate your payment to your account.
- Direct Transfer or Payroll Deduction
Set up an automatic regular transfer from your bank, or with your payroll office, by completing a payment form with your bank or employer. Check with your bank or employer if they charge a fee for this service.

Please note that staff are not authorised to accept cash or personal cheques in person or at any of our office locations.

Where can I get more information?

Contact your housing officer for assistance if you have any questions or concerns relating to your rent. Tenants also have the right to query or appeal your rent assessment if you feel there is a discrepancy.