

## 2.2.8.1 Tenants with No Income



### **Preamble**

Women's Housing Company (WHC) is a community housing association as part of the social housing system in NSW. WHC provides long term housing for single women and medium term housing through support partnerships.

As a social housing provider WHC is funded by the Office of Community Housing to provide rent subsidies to eligible tenants.

It is the responsibility of Women's Housing Company to ensure that no rent subsidy fraud is occurring.

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### **POLICY**

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Women's Housing Company occasionally is informed by a tenant that they no longer receive any income.

In these cases WHC must ensure first that no **Rent Subsidy Fraud** (see 2.2.9.1) is occurring. This may require the request for additional information.

If the tenant refuses to provide the requested information WHC will start charging Market Rent as it is impossible to verify the income of the tenant.

If WHC has established that the tenant is in receipt of no income, rent will be charged as if the tenant would be in receipt of the Newstart Allowance from Centrelink.

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### **PROCEDURE**

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If an application for housing is received from an applicant with no regular income the Senior Housing Manager will assess the eligibility against verifiable other sources of income.

Once Women's Housing Company has been informed by a tenant that they are no longer in receipt of an income, the housing worker is required to verify this situation.

The housing worker may request any or all of the following to verify the information;

- Separation certificate from recent employer (if relevant)
- Signed consent to obtain information from Centrelink, the Australian Tax Office, previous employer
- Signed consent to talk to a family member or friend
- Bank statements from all bank accounts dating back to the most recent income review prior to the declaration of no income
- Support letters from relevant organisations

Once the information has been received and the information is conclusive in support of the no income statement, the housing worker will assess the new rent on the basis on an income equivalent to the Newstart Allowance.

If none or insufficient verification is provided the housing worker in conjunction with the Senior Housing Manager will start charging the tenant market rent with an understanding that the requested information must be received to establish the income situation and to assess eligibility of a rent subsidy.

If this situation leads to rent arrears, the process under [2.2.9 Rent Arrears](#) applies.

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**Date developed: 31/11/2005**

**Date/s policy was ratified and/or changed by Board: 28/8/07**

**Note:** Procedures are designed to guide the implementation of a policy and will be updated on a regular basis as part of ongoing best practice service improvement.