

Calculating Your Rent

Market Rent

Market rent is the amount your property would be leased for in the private rental market.

The market rent is shown on your tenancy agreement and is the maximum rent you will be charged, **if you are not eligible for subsidised rent.**

We review market rent each year and we will notify you when there is a change.

Subsidised Rent

Most WHC tenants are eligible for subsidised rent, which is significantly less than market rent.

Subsidised rent is calculated based on your total gross household income. The level of subsidy varies depending on the housing program and the household income level.

In most cases, your rent will be 25% of your household income PLUS the Commonwealth Rent Assistance your household is eligible to receive.

Below is an example of a rent calculation:

Household income, per week	\$500
25% of household income, per week	\$125
+	+
Commonwealth Rent Assistance, per week	\$60
Total rent charge, per week	\$185



Commonwealth Rent Assistance (CRA)

CRA is a payment from the Australian Government for people who receive a Centrelink payment AND pay rent to a private landlord, real estate agent, or a non-government organisation, such as a Community Housing Provider.

If you are eligible for CRA, Centrelink will pay this amount to you each fortnight, along with your other payments, to assist you to pay your rent.

Rent Subsidy Reviews

To ensure you are receiving the correct rent subsidy, we review household incomes twice each year, around the time that Centrelink reviews benefit rates in March and September.

We also review your rent subsidy when your household income changes. It is important to let us know if your circumstances change, such as, you start or stop working, if a new person is approved to move in with you, or if someone moves out.

We will send you a Rent Subsidy Calculation to show your new rent and the effective date.



Providing Income Evidence

To accurately calculate your subsidised rent, we need evidence of every type of income earned by household members aged 18 years or more.

If you receive Centrelink Payments:

You can provide us with authority to access your income details directly with Centrelink – if you do this, you don't need to provide any documents at rent review time.

Without this authority in place, you must provide a current Centrelink Income Statement.

It is important that you declare all income to Centrelink to ensure you receive the correct subsidies.

If you earn wages:

If you work fixed hours per week, we need payslips for the last 4 weeks.

If you work casual hours that change from week to week, or work regular overtime, we need payslips for the last 12 weeks.

If payslips are not available, please ask your employer to provide a letter showing your gross (before tax) weekly income.

If you are self-employed:

Please provide your completed and lodged Australian Tax Office return for the last financial year, PLUS bank statements showing all transactions for the last 3 months for all business and personal accounts.

Alternatively, you may provide a profit and loss statement for the last financial year from a registered accountant PLUS bank statements showing all transactions for the last 3 months for all business and personal accounts

If you have savings and investments:

If you have \$5,000 or more in bank accounts, please provide statements showing the last 3 months transactions for all your accounts.

If you receive income from investments (including property), foreign pensions, child support, or lump sum compensation payments, we need a letter or statement from the issuing organisation with details.

Failure to provide information

If you don't let us know when your household circumstances change, or if you fail to provide income evidence for a rent subsidy review, we will be unable to determine if you are eligible for subsidised rent. This may also be deemed rental fraud.

We may cancel your rent subsidy and charge you market rent.

What if I disagree with my rent calculation?

If you think your rent calculation is incorrect, contact your Tenancy Manager immediately. We will check the calculation against the information provided and amend any miscalculations.

If you still do not agree with the rent calculation, you can appeal the decision by writing or emailing us within 30 days.

More Information

This factsheet provides a general summary only. For full details, please check the policies on our website: www.womenshousingcompany.org.au