

Income and Assets

Policy

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1. Purpose

This policy outlines how a household's income and assets are assessed to determine eligibility for social housing assistance, private rental bond assistance, and the calculated rebated rent which includes the remote rent safety net.

2. Objectives

This policy aims to ensure that housing assistance is targeted to low-income households and how income and asset limits are used to determine a client's eligibility for urban social housing and bond assistance. It also determines the income and assets used to calculate rebated rent for urban tenants and tenants from Alice Springs Town Camps, as well as calculation of the safety net for remote tenants under the Remote Rent Framework. Please refer to Rent, and Remote Rent Safety Net policies.

3. Policy Scope

This policy is used to:

- Complete an assessment of eligibility for urban social housing and private rental bond assistance; and
- Calculate income for rebated rent for urban tenants and tenants from Alice Springs Town Camps, and safety net for remote tenants under the Remote Rent Framework. Refer to the Rent Policy.

4. Definitions

Assessable Income	Any income which is regular, ongoing and for general living expenses.
Household income	Includes income received by tenants who have signed the tenancy agreement, plus income received by all recognised occupiers (non-tenants) aged 18 years and over. Income received by recognised occupiers aged less than 18 years old (unless they have signed the tenancy agreement) is excluded from household income.
Recognised occupier	Someone whom the tenant of the premises has notified the Chief Executive Officer (Housing), in writing, is or will be occupying the premises and the Chief Executive Officer (Housing) has made a notation in relation to the lease about the occupancy (<i>Housing Act 1982</i> , section 5).
Social Housing	Accommodation options provided by Public Housing and Community Housing providers.

5. Policy detail

Income and asset testing is part of the urban social housing eligibility test. It occurs:

- On application for social housing; and
- Shortly before a tenancy agreement is signed; and

- A minimum of annually during a social housing tenancy to ensure continuing eligibility; and
- When the CEO (Housing) or Community Housing Provider is made aware of a change in household circumstances (income or household members) for an applicant or a tenant of social housing.

Income and assets testing is also applied to applications for private rental bond assistance. Income and assets testing compares the number of people living in the household and the combined value of the household's income and assets against a pre-determined upper limit. Household income and assets must be equal to or below the upper limit identified for the number of household residents, to be eligible for private rental bond assistance, or urban social housing.

Misleading, false, or deliberately omitted documentation is a criminal offence under the *Housing Act 1982*, section 36.

Income and asset limits are set by the Minister responsible for social housing and reviewed periodically in accordance with Services Australia September indexation. Current limits are provided in Appendix A.

5.1. Household size

Household size is calculated as the number of people (adults and children) who normally live in the household. Applicants and tenants may have to provide documentation to prove the size of the household. For more information, see the Entitlement policy, and the Identification and Documentation policy.

The income and asset limits are pre-calculated for households up to and including six people. In cases where the household is larger than six people, discretion can be applied to the income and asset limits to prevent the household from being disadvantaged (refer to section 6).

5.2. Income

All adults in a household are required to provide proof of an independent source of income (such as Centrelink statements or pay slips). An independent source of income is defined as wages or income that is equal to, or more than the minimum Centrelink primary income support allowance or pension, appropriate to the person's age and family circumstances.

Household income is the weekly gross (pre-tax) earnings of all adult household members and includes income received by tenants who have signed the tenancy agreement, plus income received by all recognised occupiers aged 18 years and over who are known as non-tenants. Income received by recognised occupiers aged less than 18 years old (unless they have signed the tenancy agreement) is excluded from household income, as well as various supplements that provide financial assistance for a dedicated purpose. Refer to Appendix B for details of included and excluded income types.

Household income is used to calculate income for rebated rent for urban tenants and tenants from Alice Springs Town Camps, and safety net for remote tenants. Refer to the Rental Rebate and Safety Net policies for further information.

5.2.1. Self-employed household members

Self-employed household members must provide their previous financial year notice of assessment for income tax from the Australian Taxation Office. The yearly taxable income will be averaged out over 52 weeks to determine a weekly income. Where the self-employed person's income averages less than the Centrelink benefit that they would receive if they were not self-employed, the person will be deemed to earn the equivalent of the Centrelink payment appropriate to their age and family circumstances and exclude the income from self-employment entirely.

5.2.2. Recognised occupiers

Recognised occupiers are household members who do not sign a housing tenancy agreement. Recognised occupiers are non-tenants.

The CEO (Housing) will include income received by recognised occupiers aged 18 years and over, when calculating household income.

5.2.2.1 Recognised occupiers with minimal or no income at rental rebate review

This section of the policy only applies at a rental rebate review for existing urban social housing households. This section only applies to recognised occupiers (non-tenants) and does not apply to people who have signed the tenancy agreement (tenants).

Recognised occupiers aged 18 years and over who refuse to, or do not provide evidence of an independent source of income, equal to the minimum income support payment appropriate to their age and circumstances; or cannot provide evidence that they are in receipt of a payment from Centrelink, will be deemed to earn the equivalent of the Centrelink payment appropriate to their age and family circumstances for one rental rebate review period.

If the recognised occupier fails to supply evidence of an independent income or primary income support payment from Centrelink for the next rebate review, the household will be assessed as ineligible for social housing under the Eligibility for Social Housing policy.

If the recognised occupier provides evidence that they do not qualify for Centrelink payments, the income for that resident is recorded as nil, until the resident becomes eligible for Centrelink payments or obtains an independent source of income. This decision will be assessed each rental rebate review. Tenants are obligated to notify the social housing provider of changes in income as they occur.

5.2.3. Visitors

The following applies to public housing tenancies only. Visitor incomes are not assessed as part of the household. Where a visitor becomes a permanent member of the household, they are then considered a recognised occupier and, if aged 18 years or over, their income is included in the assessment of household income. Refer to the Urban Visitor Management policy for more information regarding visitors.

5.2.4. Caretakers

The following applies to public housing tenancies only. Under the Extended Absences and Caretaker Arrangements policy, approved caretakers may be approved to reside in a public housing premises. Caretakers will not have their income included in the assessment of eligibility, rebated rent and safety net.

5.3. Assets

An asset is any property or item of value owned by any household resident aged 18 and over, including those held outside Australia. An asset value is calculated as the net market value of the asset, which is the total market value of the asset less any money owed against the asset (such as a loan).

The asset value has a different limit for existing tenants who are over 55 years of age. See the income and assets threshold limits table in Appendix A.

Assessable assets include:

- Any cash or money at a bank, building society or credit union, bonds, debentures, shares, property trusts, managed investments, and income stream products; and
- Any assets you hold in superannuation and rollover funds if you are of age to realise the particular investment; and
- The value of any businesses including goodwill (where goodwill is shown on the balance sheet) or attributed value of a private trust or private company; and
- The surrender value of life insurance policies; and
- The value of any assets gifted or given away in the previous 5-year period, including transferring assets for less than market value; and
- The value of any life interest or loans you have made to other people; and
- The value of any boats, caravans or other recreational vehicles owned (such as quad bikes or jet skis); and
- The value of any hobby or trading collections; and
- Liquid assets are any funds, including monies owed by your employer that are readily available to either you or your partner; and
- Compensation payments; and
- The value of any real estate and farms. Households with members who own, or partly own any residential property in Australia will be ineligible for public housing.

Any non-residential or uninhabitable property or land is considered an asset and the current market value (as assessed by a professional agency or practitioner) must be provided by the client. If the value of the household's combined assets, which includes any non-residential or uninhabitable property or land, exceeds the asset limit, the household will be ineligible for public housing.

Non-assessable assets are general household contents, personal effects, and personal vehicles or other non-recreational transport (e.g., motorbike, mobility scooter).

6. Decision-making (delegation and discretion)

The Chief Executive Officer (Housing) may delegate a power or function under the *Housing Act 1982* or other Act. Delegated officers may make decisions on behalf of the Chief Executive Officer (Housing) in line with the Housing Delegations and Financial Management Delegations.

Discretion can be applied by the CEO (Housing)'s Delegate or Community Housing provider to include or exclude income types not listed in Appendix B from assessment, based on the definition of assessable income. Discretion can be applied by the Delegate to determine appropriate eligibility limits for household sizes larger than six people.

Discretion cannot be applied to the income and asset limits for household sizes up to six people as these are set by the Minister.

A discretionary decision may be made outside the general application of policy if it supports the policy intent, will prevent a client from being unfairly disadvantaged, and is in line with the CEO (Housing)'s delegations and legislative obligations.

Refer to the Discretionary Decision-Making policy.

7. Complaints and/or appeals

If a client is not satisfied with either a decision or action of the Department or the CEO (Housing), they can access the Department's complaints and/or appeals processes.

For further information, please refer to the Complaints and/or Appeals policies.

If a client is not satisfied with either a decision or action of the Community Housing provider, they can access the Community Housing providers complaints and/ or appeals processes, which can be supplied directly from the provider.

8. Review of the policy

If at any time the legislative, operating or funding environment is so altered that the policy is no longer appropriate in its current form, the policy shall be reviewed and amended accordingly.

9. References

9.1. Legislation

Housing Act 1982

Residential Tenancies Act 1999

9.2. Policies

Appeals policy

Complaints policy

Discretionary Decision Making policy

Eligibility for Social Housing policy

Entitlement policy

Extended Absences and Caretaker Arrangements policy

Identification and Documentation policy

Private Rental Bond Assistance policy

Rent policy

Rental Rebate policy

Remote Rent Safety Net policy

Urban Visitor Management policy

1. Appendix A: Income and asset limits

Household size	Weekly gross household income limit	Household asset limit (new public housing applicants, current tenants under 55 years)	Household asset limit (current tenants over 55 years)	Bond assistance asset limit
1	\$1,046	\$80,449	\$289,137	\$5,000
2	\$1,359	\$114,785	\$289,137	\$5,000
3	\$1,581	\$181,802	\$406,806	\$5,000
4	\$1,815	\$181,802	\$406,806	\$5,000
5	\$2,039	\$181,802	\$406,806	\$5,000
6	\$2,269	\$181,802	\$406,806	\$5,000

Notes: Limits effective 09 October 2023

2. Appendix B: Included and excluded income

This appendix identifies incomes received by clients and whether these should be included as assessable income for determining eligibility for bond assistance, social housing, and rental rebates which includes the safety net. The safety net is a rental rebate.

2.1. Table 1: Income types

Income type	Description	Included?
Allowance	A payment used as an income replacement for a designated purpose.	Yes , if the purpose of the allowance is to assist with general living expenses, housing, or expenses specific to a geographic location of an individual. No , if the purpose of the allowance is not for living expenses or housing.
Compensation	Money paid to an individual as financial recompense for loss, suffering or injury. This may be paid as a single amount or on a continuing basis where the impact to the individual is on an ongoing basis (e.g. workers compensation).	Yes , if the payment is to compensate loss of earnings, such as motor accident, or workers compensation. No , if it is not intended to replace lost income or earning capacity.
Benefit	A payment made to an eligible individual in need of financial assistance.	Yes , where the benefit is designed to assist with living expenses. Exceptions may exist, e.g. Child Care Benefit.
Earnings, wages, salary	Money earned through employment.	Yes .
Rebate / Subsidy	Return of funds to an individual who is entitled to receive a lesser amount than that which has been paid.	No .
Supplement	Additional payment made to an individual usually already receiving a benefit or pension, to provide additional financial assistance for a dedicated purpose.	No , <u>except</u> where the payment is provided to assist with general living expenses.
Interest, dividends, annuities	Money earned from a cash deposit or a financial investment.	Yes .
Pension	A fixed amount of money paid regularly to an individual in recognition of past services or consideration of current circumstance such as age, merit, poverty, injury, or loss sustained.	Yes , <u>except</u> where the payment is for a purpose not included as a general living expense.

Income type	Description	Included?
One-off or lump sum payment	An amount paid once which may be as a back-payment for eligibility of an ongoing payment over a previous period, or designed as a single payment for a dedicated purpose.	No , for single payments. These payments should be included as assets in eligibility assessment. Yes , for back-dated lump sum payments, where the lump-sum is for an included income. Payments should be averaged over the applicable period (e.g. weekly over 3 months for a 3-month back-dated payment).
Scholarships, bursaries, prizes and grants	There are a wide ranging number of scholarships, prizes and grants awarded by the Commonwealth Government, universities and schools. The type and purpose of each payment will determine how it is treated for assessment purposes.	No , for payments for specific purposes that exclude general living (i.e. payments for fees, books, transport). Yes , for payments that cover general living expenses or housing costs.

2.2. Table 2: Included and excluded income

This table provides information on specific payments that are included or excluded from assessment.

If an income type is not listed, a discretionary decision can be made (refer to section 5 – Discretionary decision making).

Income Type	Payer	Description	Included?
A			
Abstudy	Centrelink	Assistance provided to Indigenous students and Australian apprentices aged 14 and over.	Yes
Abstudy Fares Allowance	Centrelink	Provided to assist with the cost of travel between an individual's permanent home and place of study if they are required to live away from home to study and receive Abstudy.	No
Age Pension Age Pension (Blind)	Centrelink	Centrelink makes payment to men and women who have reached retirement age. Eligibility for Age Pension payment is calculated on a sliding scale using date of birth and may be affected by additional income. Some overseas countries also pay an age pension, and this can sometimes affect the amount of Centrelink benefit received.	Yes
Approved Program of Work Supplement	Centrelink	Payment to assist people on eligible income support payments with the costs of participating in an approved program of work.	No
Assistance for Isolated Children Scheme	Centrelink	Help for families with students who cannot go to a state school because of geographical isolation, disability, or special health needs.	No

Income Type	Payer	Description	Included?
Attendant Allowance	Department of Veterans' Affairs	Payable to an eligible veteran to assist with the cost of an attendant to help with such things as feeding, bathing, dressing and other activities of daily living.	No
Austudy	Centrelink	Paid to full time students and Australian apprentices aged 25 years and over.	Yes
Austudy Loans Supplement	Centrelink	See student Start-up Scholarship. The Student Start-up Scholarship is intended to assist students to cover up-front higher education fees including textbook and equipment fees.	No
B			
Bank Interest	-	Income paid by financial institutions whilst funds are kept in one of their accounts.	Yes
Bereavement Allowance	Centrelink, Department of Veterans' Affairs	Assistance provided to a partner of recently deceased recipient of a Centrelink/Veterans Affairs benefit to allow for an appropriate longer term income source to be established.	Yes
Bereavement Payment	Centrelink	To assist with settling financial affairs associated with expenses incurred by the deceased prior to death.	No
C			
Carer Allowance	Centrelink	Formerly Domiciliary Nursing Benefit/Child Disability Allowance. Is normally paid in addition to other benefits. Not to be confused with Carer Payment.	No
Carer Payment	Centrelink	Paid by Centrelink to a person who is providing constant care as per Centrelink requirements. *Exempt for third party recipients from 24 November 2003.	Yes No* (see description)
Casual Earnings	Centrelink, other	Tenant or applicant receives overtime from their employer on a regular basis. This may include overtime, if applicable.	Yes
Child Care Subsidy	Centrelink	Assists with the costs of child care. The percentage of child care costs subsidised varies depending on family income and the number of hours the carer and their partner work or study.	No
Child Disability Allowance/ Assistance payment	Centrelink	An annual payment to assist parents with the costs of caring for a child with a disability.	No

Income Type	Payer	Description	Included?
Child Support / Child Maintenance – received by applicant/tenant	Centrelink, other	Money paid by the other parent to the applicant/tenant who has custody of the child.	Yes
Child Support / Child Maintenance – paid by client	-	Money paid by the applicant/tenant to the other parent who has custody of the child. Proof must be supplied that payments are being made. Total income amount will be reduced by maintenance payment amount when assessing eligibility and rental rebate / Safety net.	No
Clean Energy Supplement	Centrelink	Refer to 'energy supplement'	No
Clothing Allowance	Department of Veterans' Affairs	Payable to an eligible veteran to help offset the cost of modifications, or for wear and tear and damage, to clothing resulting from war or defence caused disabilities, or the treatment of those disabilities.	No
Clothing Allowance	Employers	To purchase and maintain Personal Protective Equipment for employment related purposes.	No
Community Development Program (CDP) payments	-	Assists job seekers living in remote areas of Australia help their community and gain skills while looking for work.	Yes
CDP Participant Supplement (CPS) & Supplementary Benefits (Add-ons)	-	Provides additional assistance to Community Development Program (CDP) participants for work related expenses and can be paid in addition to CDP wages.	No
Compensation	Insurer, Department of Veterans' Affairs, other	Payment made to compensate for a financial or physical impact to a client. See Lump Sum Compensation.	Yes
Crisis or Disaster Recovery Payment	Centrelink	A one-off payment to help people who are experiencing difficult or extreme circumstances.	No
D			
Dad and Partner Pay	Centrelink	Provides up to 2 weeks government funded pay to dads or partners caring for a newborn or recently adopted child.	Yes
Decoration Allowance	Department of Veterans' Affairs	Decoration Allowance is payable to a veteran who is paid disability pension and who received an eligible decoration awarded for gallantry.	No

Income Type	Payer	Description	Included?
Defence Force Income Support Allowance (DFISA)	Department of Veterans' Affairs	An allowance paid to those members who qualify for a Centrelink benefit, but do not receive the full amount of the benefit because they, or their partner, is in receipt of an adjusted disability pension. The DFISA 'tops up' the recipient's payment to the amount they would normally be entitled to under current Centrelink guidelines.	Yes
Defence Forces Reserve Pay	Department of Defence	Wages received for service in the Reserve Defence Forces.	Yes
Disability Component of Overseas War Pensions	Department of Veterans' Affairs	Paid as part of a Pension received for service during a war. Any disability component, if listed separately is exempt. All countries that pay this benefit are included in this exemption.	No
Disability Pension or Allowance Component of Veterans Affairs Pension	Department of Veterans' Affairs	Non-taxable compensation paid for injuries caused or aggravated by war service. Depending on recipient's ability to work and age, may be paid at: <ul style="list-style-type: none"> - General Rate - Special or Intermediate Rates Extreme Disability Adjustment Rate	No
Disability Support Pension	Centrelink	Paid to persons with a physical, intellectual, or psychiatric impairment that results in the inability to work for at least the next 2 years or partake in any educational/vocational training which would equip them to work.	Yes
Double Orphan Pension	Centrelink	Assistance paid to someone who has a double orphan in their care at least 35% of the time.	Yes
E			
Economic Support Payment	Centrelink	An extra payment as part of the Government's Coronavirus (COVID-19) stimulus.	No
Education/ Employment Entry payment	Centrelink	Lump sum taxable payment.	No
Energy Assistance Payment	Centrelink	Once off payment for eligible welfare recipients to assist with the cost of electricity or other cost of living expenses.	No
Energy Supplement	Centrelink	Provides assistance with household expenses, including energy costs to pensioners and income support recipients, Family Tax Benefit recipients, and Commonwealth Seniors Health Card holders.	No
Energy Supplement	Department of Veterans' Affairs	An ongoing, regular payment designed to help recipients meet the cost of living impact of the carbon price.	No
F			

Income Type	Payer	Description	Included?
Family Tax Benefit Part A (including lump sum payments)	Centrelink	Provided to help with the cost of raising children. May be taken as a lump sum if unsure about providing an estimate of income.	Yes
Family Tax Benefit Part A Supplement	Centrelink	Provided to help with the cost of raising children.	No
Family Tax Benefit Part B and Family Tax Benefit Part B Supplement	Centrelink	Provided to single income families with children.	No
Fares Allowance	Centrelink	Payment to tertiary students to cover the cost of traveling between their permanent home and their education institution.	No
Farm Household Allowance	Centrelink	Provides eligible farmers and their partners who are experiencing financial hardship with assistance and support to improve their long-term financial situation. Replaced the Interim Farm Household Allowance on 1 July 2014.	Yes
Foster Child Allowances	Northern Territory Government	Payments made to caregivers of foster children.	No
Fringe Benefit	Employer	A benefit provided by an employer in respect of employment and may include car repayments or payment of school fees. Fringe benefits are usually substituted for cash salary and wages	Yes
Funeral Benefit	Department of Veterans' Affairs	A one-off payment made to assist in covering the funeral costs of veterans and, in some cases, their dependants.	No
F-111 Fuel Tank Lump Sum Payment	Department of Veterans' Affairs	A one-off lump sum payment made to persons (military, public servants and civilian contractors) who spent significant periods of time inside the fuel tanks, exposing themselves to greater concentrations of the chemicals used in the unseal/reseal process. Income derived from the investment of this payment is used in the calculation of eligibility and rental rebates/safety net.	No
G			
GST Supplement or Component	Centrelink	Additional benefit paid fortnightly as part of the basic rate of pension paid to compensate for the introduction of the GST.	No
H			

Income Type	Payer	Description	Included?
I			
Income Support Supplement	Department of Veterans' Affairs	Assistance paid to widows and widowers or service personnel of limited means in addition to the service pension.	Yes
Investments or Lump Sum Investments	-	The lump sum payment itself is not assessed as income, but may be assessed as an asset for eligibility. Any income from the investment is assessable.	No
J			
JobSeeker Payment	Centrelink	The JobSeeker Payment is a working age income support payment.	Yes
Jobs, Education and Training (JET) Child Care Fee Assistance	Centrelink	Provides extra help with the cost of approved child care to eligible parents undertaking activities such as work, job search activities, training or study as part of a Job Plan or Participation Plan, to help them re-enter the workforce.	No
Jury Service/ Attendance	Northern Territory Government	One off or short-term payment for jury service/attendance.	No
K			
L			
Language, Literacy and Numeracy Supplement	Centrelink	A short-term supplement for training to overcome barriers in gaining employment for those in the Skills for Education and Employment program.	No
Local Government Elected Members Allowance	Local Government	A payment made to an elected member of a local government authority for a special purpose or to reimburse them for an incurred expense.	No
Local Government Elected Members Payment	Local Government	A payment made to an elected member of a local government authority for the carrying out of their normal duties.	Yes
Long Service Leave	Employer	A period of paid leave granted to employees in recognition of a long period of service to an employer.	Yes
Loss of Earnings Allowance	Department of Veterans' Affairs	Loss of earnings allowance compensates an eligible veteran for salary, wages or earnings lost due to absence from work.	Yes

Income Type	Payer	Description	Included?
Lump Sum Advance Payments from Centrelink / Department of Veterans' Affairs	Centrelink, Department of Veterans' Affairs	Advance payment of Centrelink or Department of Veterans' Affairs payments. Inclusion/exclusion in income calculation will depend on how the type of payment is normally dealt with. This will be treated as if it were paid fortnightly.	See description
Lump Sum Compensation Payments		Redundancy payments for loss of employment including Targeted Voluntary Separation Payments. The total amount of the payment is excluded for rent and other assessment. While the lump sum payment itself is not assessable; any income from the investment of that lump sum is assessable.	No
		Lump sum payments paid by instalments will be assessed as income. If this income is less than the Centrelink benefit that would normally be received, the income will be based on the relevant Centrelink benefit.	Yes
M			
Maternity Immunisation Allowance	Centrelink	A non-means tested payment to encourage parents to have their children fully vaccinated, where appropriate.	No
Mobility Allowance	Centrelink	Paid to people with disabilities who are undertaking volunteer work, paid work or training, or a combination, and who cannot use public transport without assistance.	No
Multiple Birth Allowance	Centrelink	Paid to a parent or guardian who has three or more children born during the same birth and who are aged under six years old.	Yes
N			
National Disability Insurance Scheme	Support package	Provides funding for long-term, individualised care and support that is reasonable and necessary to meet the needs of people with permanent disability.	No
National Redress Scheme Payment	National Redress Scheme	A specific payment received from the National Redress Scheme for survivors of institutional child sexual abuse.	No
NEIS (New Business Assistance) allowance	Centrelink	An allowance (up to 39 weeks) to assist with general living expenses while participating in the NEIS program	Yes
Newborn Upfront Payment / Supplement	Centrelink	A lump sum payment when a person has a baby or adopts a child.	No
Newstart Allowance	Centrelink	Payment made to unemployed people over 21 years of age who are actively looking for work.	Yes
O			

Income Type	Payer	Description	Included?
Overseas (Foreign) Pensions / Payments / Income	-	A payment from an overseas source on a regular basis. These payments may be received in addition to any Centrelink benefit being paid. Not all payments received from an overseas source affect the amount of Centrelink benefit paid.	Yes
P			
Parental Leave Pay / Paid Parental Leave	Centrelink, employer	Financial support for up to 18 weeks to help working parents care for a newborn or recently adopted child. May be paid from Centrelink, or from an employer.	Yes
Parenting Payment	Centrelink	Payment to low income and single parent families to ensure an independent income.	Yes
Partner Allowance	Centrelink	Payment to the partner of a person receiving Centrelink/Department of Veterans' Affairs pension or allowance born before 1 July 1955 with limited workforce experience. Intended to provide adequate income. New grants of Partner Allowance stopped on 20 September 2003. Clients who were receiving Partner Allowance before that date, can keep receiving it as long as they still qualify.	Yes
Pension Bonus Scheme	Centrelink	The Pension Bonus Scheme was introduced on 1 July 1998. Eligible older Australians who are registered in the Pension Bonus Scheme and who defer claiming the Age Pension and instead remain in the workforce, may receive a tax-free lump sum when they eventually claim and receive the Age Pension.	No
Pensioner Education Supplement	Centrelink	Paid to recipients of some Centrelink or Department of Veterans' Affairs pensions. Recipient must be enrolled in a minimum of 25% of a full-time study load.	No
Pension Loan Scheme	Centrelink	Allows Aged, Disability, Parenting, Widow B Pensioners and recipients of Carer payment, Bereavement or Rehabilitation Allowance to access capital tied up in real estate.	No
Pension Supplement	Centrelink	Paid as part of certain regular fortnightly income support payments to help eligible people meet the costs of daily household and living expenses. In 2009, several supplements were rolled into a single supplement payment.	No
Pharmaceutical Allowance	Centrelink	To help some income support and other allowance recipients with the cost of pharmaceutical prescriptions.	No
Prisoner of War Payment	Department of Veterans' Affairs	An ex-gratia lump sum payment made to those Australian servicemen - or their widows - who were a prisoner of war during World War II or the Korean War. Income derived from the investment of this payment is used in the calculation of eligibility and rental rebates/safety net.	No

Income Type	Payer	Description	Included?
Q			
R			
Real Estate and Business Income	-	Income received from a business investment or real estate asset, such as for leasing or rent.	Yes
Recreation Transport Allowance	Department of Veterans' Affairs	Payable to veterans suffering from severe war or defence caused disabilities that affect mobility. Paid to help their access to recreational activities.	No
Remote Area Allowance	Centrelink	Additional assistance for social security recipients in remote areas to compensate for zone tax benefits and to contribute towards the cost of living in remote areas.	Yes
Rent Assistance	Centrelink	Payment to low income earners paying rent above a threshold in the private sector. Not payable to public housing tenants but is payable in some circumstance to subtenants of public housing tenants. Public housing applicants/tenants will be requested to contact Centrelink and have the payment stopped. Included for bond assistance only.	No (for public housing) Yes (for bond assistance)
Royalties – paid by Indigenous Communities to the Department as tenant rent	-	Royalty paid as tenant is unable to live in community due to health, education etc. and gain the benefit of the royalties on improvements in the community. Rent is paid directly by the community organisation and not to the tenant. Royalty payment assessment should be in line with the Department of Social Services, Australia's guidelines.	Yes
Royalties	-	Payments to traditional owners of land for the commercial use of that land.	Yes
S			
Salaries	Employer	Payments for full/part time, casual or contractual employment. This will include overtime, if applicable. Also called Wages.	Yes
Salary Sacrifice	Employer	An arrangement between an employer and an employee, where the employee agrees to forgo part of their future entitlement to salary or wages in return for the employer providing them with benefits of a similar value. A salary sacrifice is a substitution for salary and wages.	Yes
Service Pension (War)	Department of Veterans' Affairs	Pension paid to veterans or their partners due to age or invalidity.	Yes
Sickness Allowance	Centrelink	Assistance provided to employed people who are temporarily unable to work due to a medical condition.	Yes
Single Income Family Supplement	Centrelink	This supplement recognizes that, unlike dual income families at similar household income levels, single income families would receive little or no assistance through tax changes.	No

Income Type	Payer	Description	Included?
Special Benefit	Centrelink	Assistance to people unable to receive Centrelink or Department of Veterans' Affairs benefits who are in severe financial hardship. Intended as general income support rather a special purpose benefit.	Yes
Stillborn Baby Payment	Centrelink	Lump sum payment to provide assistance with the extra costs associated with a stillborn child.	No
Student Start-up Loan	Centrelink	The Student Start-up Loan is intended to assist students to cover up-front higher education fees including text book and equipment fees, previously Austudy or Abstudy loans.	No
Superannuation	-	Pension paid from a superannuation fund, consisting of contributions made regularly by an individual's employer during their working history.	Yes
T			
Telephone Allowance	Centrelink	Helps with the costs of maintaining a telephone and a home internet service for people who receive certain income support payments.	No
Territories Stolen Generation Redress scheme	National Redress Scheme	A specific payment received by those who are considered the stolen generation.	No
Tertiary Access Payment	Centrelink	Payment which helps students with the cost of moving from outer regional or remote areas for tertiary study	No
U			
Utilities Allowance	Centrelink	Quarterly payment to assist with meeting the cost of utilities bills.	No
V			
Vehicle Assistance Scheme Payments	Department of Veterans' Affairs	Provides financial assistance to enable a veteran to purchase a new or replacement motor vehicle. Also provides assistance towards running and maintenance and vehicle modifications.	No
Veterans' Children Education Scheme	Department of Veterans' Affairs	Scheme provide financial assistance to eligible students up to 25 years of age.	No
W			
Wages	Employer	Payments for full/part time, casual or contractual employment. This will include overtime, if applicable. Also called Salaries.	Yes

Income Type	Payer	Description	Included?
War Widows and Orphans Pension	Department of Veterans' Affairs	Non-taxable pension paid to widowed partners and dependants of veterans who have died as a result of war or defence service. May be payable in addition to other Centrelink or Department of Veterans' Affairs pensions/benefits.	Yes
Widow Allowance	Centrelink	Payment to women born on or before 1 July 1955, with no recent workforce experience who become widowed, divorced or separated since turning 40.	Yes
Widow B Pension	Centrelink	Payment to women whose partner has died and who are not eligible for the Parenting Payment. Is being phased out and no new pensions have been granted since 20 March 1997. No new Widow B Pensions have been granted since 20 March 1997, but current recipients may continue to receive payments.	Yes
Wife Pension	Centrelink	Payment to female person who is partner of a person in receipt of an Aged or Disability Support Pension. Is being phased out and no new pensions have been granted since 1 July 1995. New grants of Wife Pension stopped on 1 July 1995. Recipients receiving the pension before that date can keep receiving it as long as they remain eligible or until they transfer to Age Pension.	Yes
Work for the Dole Payments	Centrelink	Payment made in addition to some Centrelink benefits where the applicant is participating in a Work for the Dole employment scheme. See also CDP Participant Supplement (CPS) and Supplementary Benefits (Add-ons).	Yes
X			
Y			
Youth Allowance	Centrelink	Payment to young individuals up to 25 years of age who are studying fulltime, undertaking training or looking for work. Payments to singles are made at either an independent (living away from home) or dependant (living at home) rate.	Yes
Youth Disability Supplement	Centrelink	Paid to Youth Allowance recipients who have been assessed as having partial capacity to work.	Yes
Z			