

Income and Assets

Policy

Date effective: 17 May 2019

1. Purpose

This policy outlines how a household's income and assets are assessed to determine eligibility for housing assistance and to calculate rebated rent.

2. Objectives

The objectives of this policy is that housing assistance is targeted to low income households and there is a clear understanding of income and assets used for eligibility assessment and calculation of rebated rent.

3. Scope

This policy applies to the assessment of eligibility for urban public housing, bond assistance and to calculate rebated rent for eligible public housing tenants.

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 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. |

Source: *Housing Act 1982*, section 5.

5. Policy detail

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

- on application for public housing;
- shortly before a tenancy agreement is signed;
- a minimum of annually during a public housing tenancy, to ensure continuing eligibility; and
- when the department is aware of a change in household circumstances (income or household members) for an applicant or a tenant of public housing.

Income and assets testing is also applied to applications for 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 bond assistance, or urban public 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 for Housing and Community Development and reviewed periodically. Current limits are provided at Appendix A.

5.1. Size of household

Household size is calculated as the number of people (adults and children) who normally live in the household. Clients may have to provide documentation to prove the size of the household (such as marriage certificates and proof of custody documents). 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 the Director can determine an appropriate income limit to prevent the household from being disadvantaged.

5.2. Income

All adults in the 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 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. 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 income types. Refer to Appendix B for details of included and excluded income types.

Household income is used to calculate rebated rent for eligible tenants. Refer to the Rental Rebate policy for information on how rental rebates are calculated and applied.

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 the tenancy agreement. Household income includes income received by recognised occupiers aged 18 years and over.

Although signatories to the tenancy agreement have ultimate responsibility for paying rent, the department provides ways for recognised occupiers to pay the rent portion related to their income direct to the department. This payment does not provide recognised occupiers with tenancy rights.

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 public housing households. This section only applies to recognised occupiers and does not apply to people who have signed the tenancy agreement.

Recognised occupiers aged 18 years and over who:

- refuse, 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 show evidence that they are in receipt of a such 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 public housing under the Eligibility for Public 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 department of changes in income as they occur.

5.2.3. Visitors

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 Visitor Management policy for more information regarding visitors.

5.2.4. Caretakers

Under the Extended Absences and Caretaker Arrangements policy, caretakers or subtenants may be approved to reside in a public housing premises. Caretakers will not have their income included in the assessment of eligibility or rebated rent.

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 test table at Appendix A.

Assessable assets include:

- any cash or money at bank, building society or credit union, bonds, debentures, shares, property trusts, managed investments and income stream products;
- any assets you hold in superannuation and rollover funds if you are of age to realise the particular investment;
- 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;
- the surrender value of life insurance policies;

- the value of any assets gifted or given away in the previous 5 year period, including transferring assets for less than market value;
- the value of any life interest or loans you have made to other people;
- the value of any boats, caravans or other recreational vehicles owned (such as quad bikes or jet skis);
- the value of any hobby or trading collections;
- liquid assets are any funds, including monies owed by your employer that are readily available to either you or your partner;
- compensation payments; and
- the value of any real estate and farms. Households with residents 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.

Non assessable assets are:

- the value of general household contents, personal effects; and
- personal vehicles or other transport eg: motorbike, mobility scooter.

6. Discretionary decision making

Discretion can be applied to this policy using 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, they can access the department's complaints and/or appeals processes. For further information, please refer to the Complaints and/or Appeals policies.

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. This policy will be reviewed within two years of release.

9. References

9.1. Legislation

Housing Act 1982

9.2. Policies

Appeals policy

Complaints policy

Discretionary Decision Making policy

Eligibility for Public Housing policy

Entitlement policy

Extended Absences and Caretaker Arrangements policy

Identification and Documentation policy

Rental Rebate policy

Visitor Management policy

10. Document change control table

| Release Date | Version Number | Approved by (position) | Section amended | Category |
|--------------|----------------|---|-----------------|---|
| 17/05/2019 | 8.00 | Chief Executive Officer | appendix B | Revised |
| 16/10/2018 | 7.01 | Director Policy | appendix B | Editorial amendments |
| 1/10/2018 | 7.00 | Chief Executive Officer | all | Revised |
| 11/12/2017 | 6.00 | Director Policy | appendix | Revised |
| 3/10/2016 | 5.00 | Director Policy | appendix all | Revised Editorial amendments |
| 7/01/2016 | 4.00 | Chief Executive Officer | 6.2 | Revised |
| 14/10/2015 | 3.00 | Director Policy | appendix | Revised |
| 17/11/2014 | 2.00 | Chief Executive Officer | appendix | Revised |
| 2/09/2013 | 1.00 | Executive Director Housing Operational and Client Support | all | New separate policy derived from Housing Services Operational Policy Manual, Chapter 2. |

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APPENDIX A: Income and Asset Test

Table 1: Income and Asset Upper Limits

| HOUSEHOLD SIZE | GROSS HOUSEHOLD INCOME LIMIT | HOUSEHOLD ASSET LIMIT - New applicants - Existing tenants under 55 years | HOUSEHOLD ASSET LIMIT - Existing tenants over 55 years | BOND ASSISTANCE ASSETS LIMIT |
|----------------|------------------------------|--|---|------------------------------|
| 1 | \$806 pw | \$68 922 | \$247 855 | \$5000 |
| 2 | \$1047 pw | \$98 339 | \$247 855 | \$5000 |
| 3 | \$1218 pw | \$155 752 | \$348 724 | \$5000 |
| 4 | \$1399 pw | \$155 752 | \$348 724 | \$5000 |
| 5 | \$1572 pw | \$155 752 | \$348 724 | \$5000 |
| 6 | \$1748 pw | \$155 752 | \$348 724 | \$5000 |

Note: Limits were last changed on 1 October 2018.

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APPENDIX B: Included and Excluded Income

Document purpose

This appendix provides information about incomes received by clients and whether these should be included as assessable income for determining eligibility for bond assistance, public housing and rental rebate.

Table 1: Payment Types

The table below provides summary information on categories of payments used in assessment. These descriptions are to assist with understanding general types of income within a housing context, but should not be used to identify whether an income should be included in assessment. General descriptions have been used and exceptions to these general guidelines are likely. Please refer to Table 2 to determine whether a specific income type is included in assessment.

| 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. |

Table 2: Included / Excluded Income

This table provides information on specific payments that are included or excluded from assessment. If an income type is not included, its treatment with regard to eligibility and rental rebate calculations will be considered by the Director and an individual assessment made.

| 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 |
| 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 |

| Income Type | Payer | Description | Included? |
|--|---|---|-------------------------------------|
| 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 text book 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 |
| 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. | No |

| Income Type | Payer | Description | Included? |
|---|---|---|-----------|
| 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 Programme (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 Programme (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 |
| 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 |

| Income Type | Payer | Description | Included? |
|---|---------------------------------------|--|-----------|
| Double Orphan Pension | Centrelink | Assistance paid to someone who has a double orphan in their care at least 35% of the time. | Yes |
| E | | | |
| 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 | | | |
| 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 |

| Income Type | Payer | Description | Included? |
|--|---------------------------------|--|-----------|
| 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. | 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 | | | |
| 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 | | | |
| 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 |

| Income Type | Payer | Description | Included? |
|---|---|---|-----------------|
| 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 |
| 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 Green Corps Supplement | Ministry of Environment | An environmental work experience and training program specifically for eligible young Australians aged 17 to 24. | Yes |
| National Redress Scheme Payment | National Redress Scheme | A specific payment received from the National Redress Scheme for survivors of institutional child sexual abuse. | No |
| 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 |

| Income Type | Payer | Description | Included? |
|---|---------------------------------|---|-----------|
| O | | | |
| 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. | 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. | 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 |
| 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 |

| Income Type | Payer | Description | Included? |
|-------------------------------------|---------------------------------|--|-----------|
| 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 |
| 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 |
| 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 |

| Income Type | Payer | Description | Included? |
|-----------------------------|------------|--|-----------|
| 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) & 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 | | | |