INFORMATION FOR RENTERS

Frequently asked questions

Income reviews, rent assessments and where to get help.

Women's Housing Ltd.

Living costs are rising, and we know that any rent increase is hard news. This sheet explains how we work out your rent, why it can change, and what to do if something does not look right.

We are a not-for-profit community housing organisation. We do not raise rents to make a profit. Rent money goes back into maintaining homes, supporting renters, and keeping housing affordable for people who need it.

Rent reviews are standard across community housing. They keep our service sustainable so we can keep providing affordable homes now and in the future. That does not make an increase easier, and we understand the impact it may have on your household.

YOUR QUESTIONS, ANSWERED

Why has my rent gone up?

We review incomes so that rent keeps matching what is actually happening in your household. Your rent can change when:

- your household income goes up or down
- government payment rates change
- the market rent for your property changes
- who lives in your home changes

Can my rent go down?

Yes. If your household income drops, your rent may be reduced after we reassess it. Contact us as soon as you can and send us proof of the change. The sooner you tell us, the sooner we can adjust your rent.

How is my rent worked out?

Most renters pay a **rebated rent**. That means your rent is based on your household's income, not the full market rent. To work it out we use three things:

ONE	TWO	THREE
Your household income The income we are required to count, from everyone aged 18 and over.	**Rent Assistance** Any Commonwealth Rent Assistance you are entitled to receive.	**Any rebates** Any rebates that apply to your household.

There is also a ceiling on your rent. Whatever the calculation comes to, you will never be charged more than the Discounted Market Rent — see below.

What counts as income?

Assessable income is the income we are required to count when we work out your rent. It includes wages, Centrelink payments, pensions and allowances received by anyone in the household aged 18 or over. Different payments are counted at different rates.

HOW MUCH IS COUNTED	PAYMENTS AND INCOME
Up to 30%	JobSeeker Payment, Disability Support Pension, Parenting Payment, Age Pension, Austudy, Youth Allowance, Veterans' Affairs payments, wages and salary, self-employment income, business income, workers compensation, superannuation, overseas pensions
15%	Family Tax Benefit Part A, Family Tax Benefit Part B, child maintenance or child support payments
100%	Commonwealth Rent Assistance

How does Rent Assistance affect my rent?

Commonwealth Rent Assistance (CRA) is a payment from Services Australia. You have to claim it yourself — we cannot claim it for you.

Important: we include 100% of the CRA you are entitled to in your rent calculation, whether or not you are claiming it. So if you are eligible and have not claimed, you are missing out on money.

Contact Services Australia about your eligibility and payments. If you give us permission, we can provide the information they need to assess your claim.

What is the rent cap?

If your household income is above the threshold for income-based rent, your rent is capped at the **Discounted Market Rent (DMR)**. That is 74.99% of the market rent for your property — roughly three quarters of what the property would rent for privately.

Market rents are reviewed every year and can go up or down.

Market rent increases: your 90 days notice

If your rent is going up because the market rent has changed, we must give you **90 days notice** on the form required by Consumer Affairs Victoria. Victorian law recently changed this from 60 days to 90 days.

We work out market rent using an approved method — usually by comparing similar properties, or by using the Statewide Rent Index Adjustment. Your notice will tell you which method we used.

What will you ask me for?

At a review we may ask for any of the following:

- Centrelink income statements
- payslips
- tax returns, if you are self-employed
- superannuation statements
- child support documents
- proof of any other income

What if I don't send the information?

You are required to give us current, accurate information about your income and entitlements when we ask for it.

> If we do not get the information, we cannot work out whether you qualify for a rebate. Your rent may then be set at the Discounted Market Rent, which is usually higher than rent based on your income. If you are having trouble getting documents together, tell us — we would rather help than raise your rent.

I think my rent is wrong. What do I do?

Contact us straight away. We will check the income information we used and explain, step by step, how we arrived at your rent. If we have made a mistake, we will fix it.

What are service charges?

A service charge is a separate cost for specific services at your property — things like cleaning shared areas, utilities, or other property services. It is charged on top of your rent and is not part of the rent calculation.

The charge is based on what the service actually costs, and it is updated once a year. Not every property or renter has one. If a service charge applies to you, we will tell you the amount and exactly what it covers.

Help with the cost of living

These services are free and open to anyone in Melbourne. You do not need our permission to use them.

Food relief and free meals

askizzy.org.au

Type in your suburb to find food parcels, community meals, food vouchers and other everyday help near you.

Foodbank Victoria

foodbank.org.au/vic

Food relief through community organisations across Victoria.

Free financial counselling

fcvic.org.au/get-help

Help with budgeting, debts and bills, including talking to the people you owe money to. Free, private and independent.

Electricity, gas and water bills

Concessions and Utility Relief Grant Scheme

If you are struggling, you may be able to get a concession or a grant towards overdue utility bills.

Compare energy prices

Victorian Energy Compare

The Victorian Government's free, independent service for comparing electricity and gas plans.

School uniforms and supplies

vic.gov.au/help-school-costs-and-fees

State Schools' Relief can provide uniforms, shoes and stationery at no cost. Ask your child's school — they apply for you.

Free and low-cost household goods

Good360

Connects families doing it tough with charities and schools that hand out brand-new household, hygiene, school and children's items.

Still have a question, or worried about paying your rent? Talk to us early — contact your Tenancy Officer at Women's Housing Ltd.