



HOUSEHOLD RENT GUIDE

2025 - 2026

CERC Edition



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Annual Rent Review

Common Equity Housing Limited (CEHL) conducts an Annual Rent Review for all properties to determine household rent for the upcoming financial year.

Every household is required to update their household and income information using the Household Information Form (HIF). This information is used to assess and calculate your household rent.

As your rental provider, your CERC Board will issue a Notice of Proposed Rent Increase (NOPRI) in March. The NOPRI will detail the market rent assessment and the rent amount that will apply if:

- CEHL does not receive your completed HIF by Friday 14th March 2025, or
- Your household rent assessment equals or exceeds the market rent amount.

The Household Rent Policy outlines how rent is determined, assessed, and reviewed. This policy ensures the process is consistent, clear, and transparent. You can find the policy on the CEHL website at: cehl.com.au/policies-procedures/

This guide provides the information you need to complete your HIF. If you have questions or need assistance with your HIF, please contact your Rent Officer/Treasurer, who will be supported by the CEHL Financial Services team.

[The Household Rent Policy can be found at cehl.com.au/policies-procedures/](https://cehl.com.au/policies-procedures/)

About CEHL Housing

CEHL co-operative rental housing falls into one of two groups – CERC or CMC.



This guide outlines the process and requirements for your CERC and you as a co-op member.

Understanding your CERC and its role

Your CERC plays a key role in managing and supporting your co-op. As a member, you benefit from a unique structure where your board oversees property and tenancy management to ensure the co-op operates effectively.

Leases properties from CEHL:

Your CERC leases its properties from CEHL, the organisation that owns and manages the broader property portfolio under the co-operative housing model.

Acts as your Co-op member rental provider:

The CERC functions as your rental provider, managing tenancies for its members and ensuring agreements are upheld, while reflecting the values of the co-operative.

Responsible for tenancy management and maintenance:

From rent collection and tenancy support to arranging property repairs, your CERC handles the essential tasks required to maintain a safe, functional, and supportive living environment for all members.

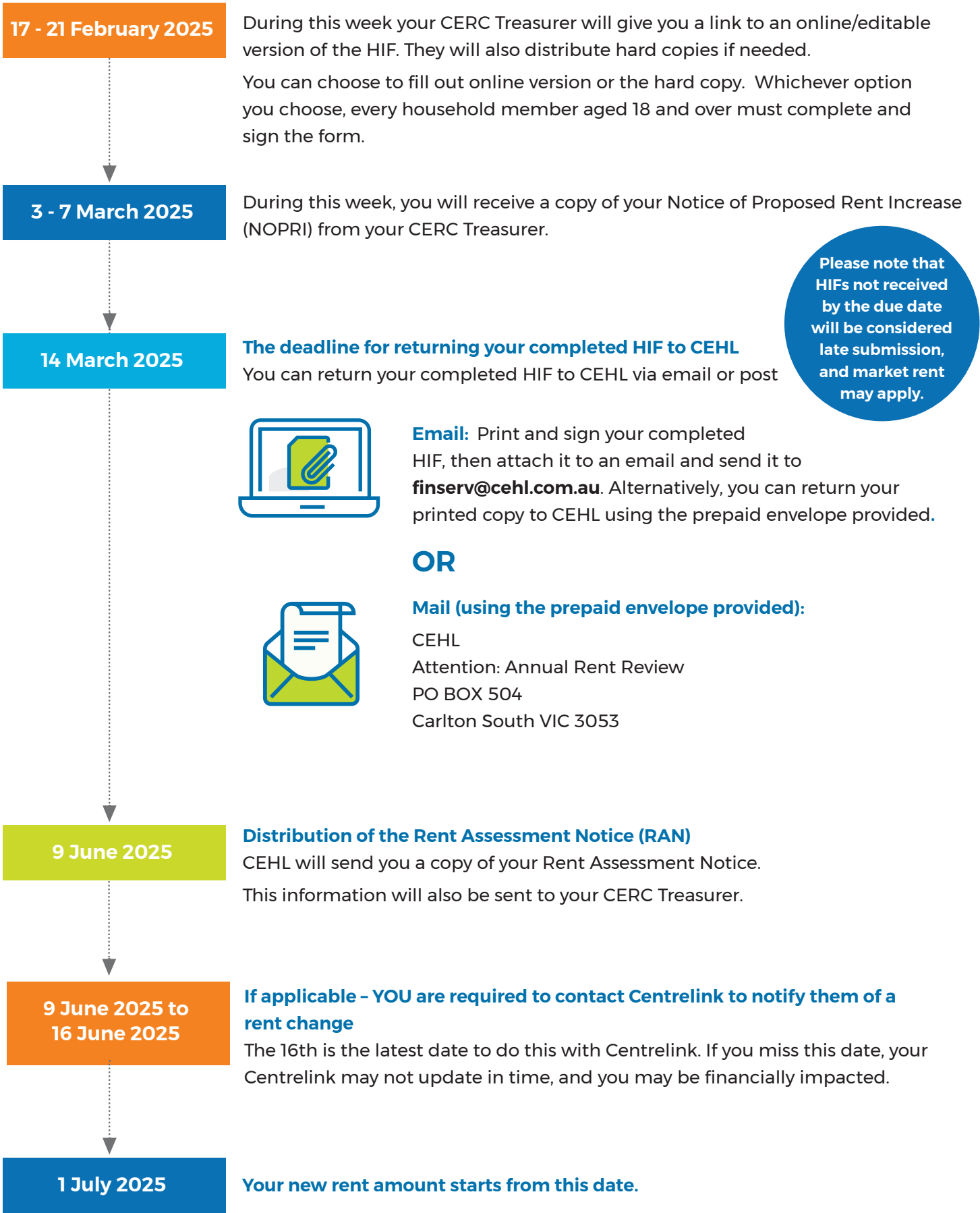
Understanding the role of your CERC in the Annual Rent Review Process

Distribution of information:

Your CERC will send your NOPRI to you directly. They will also email you a copy of the HIF for you to complete. Please note that every member of your household aged 18+ must provide their personal information and sign the declaration in the HIF.



Timeline for the rent review process



What are the types of payable rent?

Minimum rent

What is minimum rent?

- It is the lowest rent that will be charged unless an exemption is granted.
- It applies if the assessed rent is below the minimum rent.
- It is based on the Centrelink payments you are entitled to, whether you claim them or not

When does minimum rent apply?

- Based on the assessment of renters' income or imputed eligible payments.
- When assessed rent is below the minimum rent unless an exemption is granted.
- When extenuating circumstances exist, and an exemption is applied to provide rent relief (this is approved by your CERC).
- It is also applied to the first schedule to account for a vacancy during the annual rent review process.

Can I request a reduction in the minimum rent payment?

- Your rental provider can consider a request to reduce minimum rent paid. As a CERC member you must make a request to your CERC Board. Supply evidence to support your request and state what section of the Program Hardship Policy you are claiming.
- Your board can seek guidance from CEHL when reviewing the exemption request and supporting information before deciding. There are financial implications for your CERC, as the property costs and company rent must still be paid.
- The PRIMARY RENTER is responsible for applying for relevant payments or demonstrating that a household occupant is not eligible for assumed Centrelink payments. Households wishing to apply for a reduction to MINIMUM RENT should follow their co-op's processes for this.

If you need more information, please contact your Treasurer or Rent Officer.



Market Rent

What is market rent?

Market rent is the rent you would pay in the private market based on an independent market rent valuation.

The NOPRI you will receive in March 2025 will identify the market rent assessment for your property that may be charged from 1 July 2025 if:

- household assessed rent is equal to or higher than the market rent amount for the property, or
- a HIF is not provided for a rent assessment, or
- renters are not eligible for an assessed rent.

How is market rent decided?

- An independent rent valuer sets the market rent amount for every property annually, consistent with housing sector standards. The valuation considers the following property features:

ADDRESS	SUBURB	QUALITY ASSESSMENT	YEAR OF CONSTRUCTION
NUMBER OF BEDROOMS	PROPERTY TYPE	NUMBER OF BATHROOMS	LAND SIZE

What do I do if I think the market rent is too high?

If you believe the market rent is too high, you can request a review via Consumer Affairs Victoria (CAV) and CAV will complete an independent valuation of the property.

Please note that this review can only occur within 30 days of receiving your NOPRI.

If the CAV valuation differs from the NOPRI, CEHL will accept the CAV valuation.

For more information, visit www.consumer.vic.gov.au or refer to page one of the NOPRI for the renter of rented premises form.

If more than 30 days have passed since receiving the NOPRI, you may request that your CERC review the market rent. CERCs can obtain an independent market evaluation and assessment, and work with CEHL on the results. This option is typically considered by your CERC if you are currently paying market rent or close to market rent.

When is market rent charged?

Market rent will be charged to households in the following instances:

- Sufficient evidence has not been provided on the HIF, particularly on income.
- Household members 18 and over have not completed their individual HIF.
- Household members 18 and over have not signed the declaration on the HIF.
- If assessed rent is equal to or more than market rent, then renters will be charged market rent.

What is a Rent Rebate?

A rent rebate is a discount between the market rent for the property and the assessed rent based on the household's information. To be eligible for a rent rebate, you will need to:

- Complete and return your HIF by the annual deadline or submit a Change of Circumstance Form within 14 days of:
 - an increase or decrease in household income by more than \$50 per week; or
 - change in the number of household occupants.
- Provide all the required evidence of household income and composition as required by CEHL.
- Ensure that each household member, 18 or over, has completed their section of the HIF and signed the declaration.

What is Assessed Rent?

Assessed rent is the amount households will be charged from 1 July 2025 or after an interim rent assessment conducted by your CERC.



How we assess household income

Household income (income from all household members 18 years and over) calculates assessed rent. The calculation is based on the following:

SECTION	EVIDENCE REQUIRED	INCLUDES	PERCENTAGE	SUB TOTAL
A	Household Gross Income	Total of the Primary Household Income of all household members 18 and over, including: <ul style="list-style-type: none"> • gross wages, • pensions, • Centrelink income, • maintenance, and • bank interest etc. 	25%	Sub Total A \$ x 25%
B	Family Tax Payments	Family Tax (including Family Tax A & B) for all household members.	15%	Sub Total B \$ x 15%
C	Commonwealth Rent Assistance (CRA)	The amount of CRA the household is eligible for.	100%	Sub Total C \$ x 100%
				SUB TOTALS A + B + C = ASSESSED RENT

A rent calculator tool will be available on the CEHL website's 'Resources' section in early April.

Please see the table on page 9 for a list of Assessable and Non-Assessable Incomes and Other Circumstances.

Households need to provide income evidence

The income evidence we **use** to assess your rent is called **Assessable Income**, and the income evidence we **do not** need you to supply is called **Non-assessable Income**.

ASSESSABLE INCOME	NON-ASSESSABLE INCOME
Gross Wages for all household members aged 18 years or older.	Adequate Means of Support Pension (DVA).
Salary packaging income.	All Centrelink Allowances; bereavement, youth disability supplement, carer's, double orphan, education or training, foster, laundry, mobility, mobile phone, multiple birth, pharmaceutical, remedial, telephone, travel, meals, accommodation, or uniform.
All Centrelink pensions, benefits, family tax benefits, Commonwealth Rent Assistance. Youth Allowance for all household members aged 18 years or older.	Centrelink one off payments.
All Department of Veteran Affairs pensions except where they are specifically excluded, (e.g. Adequate Means of Support Pension paid by DVA). *	Child Care Rebate.
All Child Support payments through Department of Families, Fairness and Housing – Child Support, or directly from non-resident parents.	Clean Energy Supplement.
Foreign pensions.	Fares Assistance.
Income from household members' businesses.	Income of household members under the age of 18.
Interest received.	Large Family Supplement.
Superannuation payments (lump sums, pensions or annuities).	Lump sum compensation payments (not loss of wages component).
Workcover payments.	Payments made by other countries to victims of war that don't affect Centrelink entitlements.
Stipend paid to members.	Pension Supplement.
	Pensioner Educational Supplement.
	TAC Impairment Annuity Benefit.

* Please note some DVA pensions already include Commonwealth Rent Assistance.

If you provide income not described above, we will assess in line with the current Department of Families, Fairness and Housing – Rent Setting and Rebate Operational Guideline's Assessable Income. <https://providers.dffh.vic.gov.au/rent-setting-and-rebate-operational-guidelines>

Types of evidence to provide

When applying for a rent rebate, every member of the household aged 18 years and over needs to provide all evidence of income. Evidence should be the most current version available.

INCOME SOURCE	WHAT EVIDENCE TO PROVIDE
Centrelink benefits	<ul style="list-style-type: none"> • Centrelink Income Statement, or • Centrelink Consent Form.
Fixed income	<ul style="list-style-type: none"> • Two consecutive payslips showing annual income or year-to-date figures, or • A letter from all employers on company letterhead* detailing: <ol style="list-style-type: none"> 1. gross wages, and 2. tax deducted, including payee details.
Fluctuating income	<p>Fluctuating income includes permanent employees receiving shift allowances, overtime, etc. Please provide payslips from all employers showing pay dates, gross wages and tax deducted for the past month or 13 weeks or a letter from all employers on company letterhead* detailing:</p> <ol style="list-style-type: none"> 1. pay dates, 2. gross wages, and 3. tax deducted for the past month or 13 weeks. <p>If you have fluctuating income you can request regular Rent Assessments, see page 11 for details.</p>
Self employed	<ul style="list-style-type: none"> • A profit & loss statement completed by an accountant (not more than three months old), or • The most recent Business Activity Statement (BAS) return, or • The most recent Income Tax Return (please blank out the tax file number).
Child support payments	<ul style="list-style-type: none"> • Centrelink Income Statement, or • A letter from the Child Support Agency, stipulating assessment details, or • Bank Statements for the past six months showing all household income and expenditure AND a statutory declaration stating that no cash or other contributions are received as child support payments.
Multiple sources of income	<ul style="list-style-type: none"> • Evidence as per the list on this page. Please note, all documents must cover the same period for an assessment to be made.

*Letterhead must have company contact details included.

Requesting regular rent assessments if you have fluctuating income

If your household has a fluctuating income, you can request regular rent assessments by:

- Providing at least four weeks of income evidence before a reassessment.
- Ensuring the income evidence is continuous and follows on from the evidence previously submitted.

Households with fluctuating incomes can request their rent to be assessed monthly or quarterly based on the income from the previous month or quarter. The assessment will remain valid for the equivalent time.

- **Monthly:** Rent assessments are valid for the next four weeks.
- **Quarterly:** Rent assessments are valid for the next 13 weeks.

All household income or composition changes must be reported via a Change of Circumstance Form which can be sent to your CERC Rent Officer or Treasurer.

Change of Circumstance Forms can be accessed via the CEHL website: cehl.com.au/policies-procedures



Frequently asked questions about evidence

Do I need to supply evidence of non-taxable benefits such as salary packages and salary sacrifice?

Yes. Deductions made by an employer to limit the tax paid by the employee (i.e. salary sacrificing or packaging, such as paying personal bills, additional contributions to superannuation, or non-taxed payments to a credit card) are assessable.

Do I need to supply income evidence for dependants under 18 years old?

No.

What happens when a household is receiving different types of income?

Where households receive different types of income, rent will be assessed based on the total household gross income.

What happens when household member/s report very low or no income?

Where any household member 18 and over declares no income or income that is below the entitled benefit, CEHL will assume the entitled benefit (i.e., New Start, Age Pension, Single Parenting Payment) is that household member's income for rent assessment purposes.

Do I need to supply evidence if I leave paid employment (resignation or redundancy)?

Yes. If an adult household member leaves paid employment, current rent will remain unchanged unless evidence from Centrelink confirms entitlement or non-entitlement to a benefit.

What happens if I have someone living with me part-time?

If a visitor resides with you for four days or more per week or four weeks in total, you must provide income evidence.

What is Commonwealth Rent Assistance (CRA)?

The government pays CRA to eligible people who rent in the private rental market, or community housing. It is not paid to public housing renters.

It is a non-taxable supplement, separate from taxable income, and is automatically adjusted twice a year.

It is standard practice for community housing providers, including CEHL, to calculate rent payments as a percentage of assessable income + 100% of the rent assistance paid to the renter by the Commonwealth.

I can claim Commonwealth Rent Assistance (CRA) but do not receive it.

CEHL will assume a household is receiving the applicable CRA rate and charge rent accordingly.

What happens if I am not eligible for CRA?

Provide a letter from Centrelink indicating that you are ineligible so that the CRA can be waived.

What happens if my tenancy commences between March and July?

New tenancies starting between 1 March and 30 June 2025 will have an assessed rent calculated based on the latest 1 July market rates. Under the Residential Tenancies Act (RTA), market rents can only be changed once every 12 months, so we do this to align with the CEHL Annual Rent Review.

If your household income changes outside of the Annual Rent Review process, you need to update your rental provider.

Let CEHL know when your dependant turns 18.

Change of circumstances

If you receive a rent rebate and your household circumstances change, you need to advise your CERC within 14 days of the change. This is because your assessed rent is variable, and calculated based on your household income and composition.

Please send a Change of Circumstance Form, available on the CEHL website, to advise your Treasurer or Rent Officer of the change.

A change in household circumstances could include:

- Changes to household occupants including new occupants, people leaving your household or people living in the house part-time.
- A dependant turning 18 years old.
- Changes to the household occupants' gross income, including the primary renter, of \$50 (increase or decrease) per week.
- Property ownership by any household occupant.

Disclosing this information as it changes will:

- Ensure that renters are receiving the correct rent rebate.
- Ensure that renters are able to claim the correct amount of Commonwealth Rent Assistance (CRA) – please note Centrelink does not backdate this.
- Ensure CEHL household rent policy is applied fairly and equitably.
- Avoid rent arrears relating to incorrect rent payments.
- Reduce any likelihood of fraud.

What happens if I do not advise of changes to my household?

Failure to disclose changes may result in:

- The CERC backdating an increase to your assessed rent to the date that they have evidence of your income changing.
- The assessed rent being the market rent.
- Loss of Commonwealth Rent Assistance.
- Significant arrears.
- VCAT action.

What happens if your CERC becomes aware I did not advise them of a change to my household?

- A rent re-assessment will be undertaken.
- The re-assessment will be backdated to the date of the relevant change.
- You will be charged any rent arrears that occur from this re-assessment unless you can demonstrate a compelling reason you could not advise your CERC of the change within 14 days.

It is important to understand that the reassessment will use the Commonwealth Rent Assistance (CRA) amount you are entitled to for the new rent amount. This amount is often higher than the amount you received under the previous rent.

Centrelink will not backdate Commonwealth Rent Assistance.

It is important to apply for and lodge your new rent assessment with Centrelink as soon as possible to avoid missing out on payments you are eligible for.

It is the primary renters responsibility to ensure lodgement of new rent amounts and update any automatic deductions with Centrelink.

What happens if I have a rent debt (arrears)?

Households are required to pay their rent on the date it is due to keep their account balance in advance.

- If you pay weekly, you are required to have your account paid 7 days in advance.
- If you pay fortnightly, you are required to have your account paid 14 days in advance.
- If you pay your rent monthly, you are required to have your account paid 30 days in advance. Monthly rent is calculated as: daily rent payable * 365 days/12months = monthly rent

The CERC is responsible for rent collection and notifying a renter who has failed to pay their rent.



The Rental Provider (CERC) may contact the renter at the following times to advise of a rent payment being due:

Day 1	The CERC may contact the renter and request prompt payment of the outstanding rent.
Day 7	The CERC may send the renter an initial reminder letter.
Day 14	The CERC may send the renter a Catch-Up Agreement.
Day 21	<p>If a Catch-Up Agreement is not entered into, the CERC may:</p> <ul style="list-style-type: none"> • Send the renter a Notice to Vacate. • Facilitate the referral of the renter to a support agency. <p>The CERC must report to CEHL on the rent in arrears and the action being taken to address the arrears.</p>
Day 28	If arrears of 14 days or more remain outstanding, or a Catch-Up Agreement is not in operation, the CERC will initiate VCAT proceedings to seek Vacant Possession.
VCAT	<p>Once VCAT proceedings have been initiated, if the outstanding rent is paid, or a Catch-Up Agreement is in operation, the CERC continues with the VCAT proceedings but forgoes seeking Vacant Possession and ratifies the Catch-Up Agreement.</p> <p>OR</p> <p>Once VCAT proceedings have been initiated, if the rent remains outstanding, or a Catch-Up Agreement is not in operation, the CERC continues with the VCAT proceedings to seek Vacant Possession and proceeds to carry out the Ending a Tenancy (Residential Rental Provider Initiated) process.</p>

Who to contact for advice on the Annual Rent Review

CERC Members

As a CERC member you should contact your Rent Officer or Treasurer.

Links to information

All information and forms can be found on the CEHL website cehl.com.au including:

- Household Information Form
- Change of Circumstance Form
- The Household Rent Policy.

Remember the deadline for returning your HIF to CEHL is Friday 14 March 2025.

You can return your completed HIF and any required evidence to CEHL via email or post.

Please note that HIFs not received by the due date will be considered late submission, and market rent may apply.



Email: Print and sign your completed HIF, then attach it to an email and send it to finserv@cehl.com.au.

Alternatively, you can return your printed copy to CEHL using the prepaid envelope provided.

OR



Mail (using the prepaid envelope provided):

CEHL
Attention: Annual Rent Review
PO BOX 504
Carlton South VIC 3053



CEHL is committed to embracing diversity and eliminating discrimination. Our workplace and housing services are inclusive, and we welcome everyone irrespective of ethnicity, lifestyle choice, faith, sexual orientation, and gender identity.



We acknowledge and support Aboriginal and Torres Strait Islander peoples as Australia's First People and Traditional Custodians of Country. CEHL will continue to advocate for a fairer, more inclusive society, and provide housing services that are welcoming, safe, and culturally appropriate