

### Newstart Allowance (NSA)

#### Basic conditions of eligibility

- Must be unemployed, capable of undertaking, available for and actively seeking work or temporarily incapacitated for work.
- Aged 21 or over but under Age Pension age and registered as unemployed.
- May do training and voluntary work with approval.
- Willing to enter into a Preparing for Work Agreement if required, allowing participation in a broad range of activities.
- NSA recipients incapacitated for work remain on NSA, subject to medical certificates.

#### Residential requirements

- Must be an Australian resident.
- Available to newly arrived migrants after 104 weeks as an Australian resident in Australia (some exemptions may apply).
- If exempt from the activity test you may be paid for up to 26 weeks of temporary overseas absence in certain circumstances.

#### Basic Rates

- |   |             |
|---|-------------|
| ■ Single, no children   | \$374.90 pf |
| ■ Single, with dependent child(ren)                                     | \$405.40 pf |
| ■ Single, aged 60 or over, after nine months or on Mature Age Allowance | \$405.40 pf |
| ■ Partnered (each)  | \$338.10 pf |
- Advances of allowance of up to \$500 may be available.
  - Pharmaceutical Allowance paid during periods of incapacity. Allowees aged 60 and over also receive Pharmaceutical Allowance after nine months of payment. For rates see Age Pension.
  - Employment Entry Payment of \$104 may be payable.
  - Education Entry Payment of \$208 may be payable.
  - Work for the Dole participants may be eligible for an additional payment of \$20.80 a fortnight.
  - If a couple is separated because of illness, they may each be paid at the single rate.
  - The single rate may be payable to one member of a couple if the partner not receiving payment is imprisoned.

**CAUTION:** The information in this publication is intended as a guide only. It does not provide all information about eligibility requirements. Material in this publication is made available on the understanding that the Commonwealth is not providing professional advice. Before relying on any of the material in this publication, users should obtain appropriate professional advice. As most government payments are paid from, or after, the date on which you apply, it is important to apply as soon as possible to avoid any loss of payment.

#### Rent Assistance

- See Chart G.
- Rent Assistance not available to single people aged under 25, without dependants, who live with their parent or guardian.
- Where both members of a couple without children are receiving an allowance or benefit, Rent Assistance is shared.

#### Income test

- See Chart D.
- A personal income test is applied.

#### Assets test

- Homeowners see Chart A.
- Non-homeowners see Chart B.
- Payment may be deferred when liquid assets exceed \$2500 (single) or \$5000 (couple or single with dependants).
- Hardship provisions may apply.

### Chart A and B—Assets test

#### Chart A—Assets test for homeowners

Family situation	For full allowance
Single	up to \$145 250
Partnered (combined)	up to \$206 500
Illness separated couple (combined)	up to \$206 500
One partner eligible	up to \$206 500

#### Chart B—Assets test for non-homeowners

Family situation	For full allowance
Single	up to \$249 750
Partnered	up to \$311 000
Illness separated couple (combined)	up to \$311 000
One partner eligible	up to \$311 000

**Note:** The rate of payment is calculated under both the income and assets tests. The test that results in the lower rate (or nil rate) will apply.

Some assets are deemed to earn income, while certain assets are not included in the assets test. Contact Centrelink for more information.

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## Extra Allowable Amount for Retirement Village and Granny Flat Residents

If your Entry Contribution is equal to or less than the Extra Allowable Amount, you are assessed as a non-homeowner. Your Entry Contribution will count as an asset. You may qualify for Rent Assistance. The Extra Allowable Amount is the difference between the non-homeowner and homeowner asset test limits, currently \$104 500.

### Hardship provisions

If you have assets but little or no income you are expected to rearrange your affairs to provide for yourself. In some cases that is not possible. If you are in 'severe financial hardship' you may be able to get a social security payment. Different tests apply to such cases.

## Chart D—Income Test for NSA, WA, PA, SA, MAA

### Income test

Family Situation	For full Allowance (pf)*	For part Allowance (pf)**
Single aged 21 or over	up to \$62	less than \$620.43
Single aged over 60 after nine months, <b>or on Mature Age Allowance</b>	up to \$62	less than \$672.29***
Single, aged over 18, with dependent children	up to \$62	less than \$664.00
Partnered, aged over 18 with children, or aged over 21, each	up to \$62	less than \$567.86

\* Fortnightly income between \$62 and \$142 reduces fortnightly allowance by 50 cents in the dollar.

For income above \$142 per fortnight, fortnightly allowance reduces by 70 cents in the dollar.

Partner income which exceeds cut-out point reduces fortnightly allowance by 70 cents in the dollar.

\*\* These figures may be higher if you are eligible for Pharmaceutical Allowance or Rent Assistance.

Child maintenance is not included as income for the personal income test.

\*\*\* This figure includes Pharmaceutical Allowance.

## Chart G—Rent Assistance

Family Situation	Maximum payment per fortnight	No payment if your fortnightly rent is less than	Maximum payment if your fortnightly rent is more than
Single, no children	\$92.00	\$81.60	\$204.27
Single, no children, sharer	\$61.33	\$81.60	\$163.37
Couple, no children	\$86.80	\$133.00	\$248.73
One of a couple who are separated due to illness, no children*	\$92.00	\$81.60	\$204.27
One of a couple who are temporarily separated, no children	\$86.80	\$81.60	\$197.33

\* Includes respite care and partner in gaol.

■ Rent Assistance for families with children is usually paid with Family Tax Benefit. See Family Tax Benefit for current rates.

■ Rent Assistance is not paid:

- to people paying rent to a government housing authority, although in some situations sub-tenants may qualify for Rent Assistance.
- for residents of Commonwealth funded nursing homes and hostels.
- to single disability support pensioners aged under 21, without dependants, living with parents.
- to other single people aged under 25, living with parents.
- to students without dependants, who receive Austudy Payment.

■ Special rules apply to single sharers, people who pay board and lodging or live in a retirement village.

■ Rent Certificates are required to verify rent where a customer does not have a formal written tenancy agreement or is not named as a tenant on a formal written tenancy agreement.