

# REMOTE AREA HOUSING

Remote area housing benefits are available to employees living and working in a remote area.

To qualify for this benefit, you must be living and working in a remote area as defined by the Australian Tax Office. It doesn't matter whether you rent, have a mortgage, or are building a new home, there is a benefit to suit most situations.

## REMOTE AREA RENTAL PAYMENTS

When you rent your home in a remote area

## REMOTE AREA MORTGAGE INTEREST

When you have a mortgage on your home in a remote area

## REMOTE AREA HOUSING PURCHASE

When you acquire land or a house in a remote area and where the property becomes your place of residence

## REMOTE AREA RESIDENTIAL FUEL

When you package remote area housing, you can also include expenses like gas, electricity, and firewood

If you are eligible for remote area housing, you can potentially salary package up to \$18,018 each fringe benefits tax (FBT) year towards these benefits, with only 50% subject to your annual capped limit.

### Potential savings for someone earning \$60,000 each year

	WITHOUT salary packaging	WITH salary packaging*
Gross fortnightly salary	\$60,000	\$60,000
Pre-tax remote housing benefit	\$0	\$18,018
Pre-tax meal entertainment	\$0	\$2,650
Pre-tax administration fee	\$0	\$44
Share of saving	\$0	\$3,536
Taxable salary	\$60,000	\$35,752
Tax payable (including Medicare Levy)	\$11,167	\$4,050
Net pay	\$48,833	\$31,702
After-tax housing expenses	\$18,018	\$0
After-tax meal entertainment	\$2,650	\$0
<b>Take-home pay</b>	<b>\$28,165</b>	<b>\$31,702</b>

**Estimated annual increase to your take-home pay: \$3,537**

*\*This example is designed to give you an estimate on the potential increase to take-home pay when salary packaging and is not to be used as a substitute for independent financial and/or taxation advice. This calculation is based on 2020-21 income tax rates. Results will vary if you have a Study and Training Support Loan (previously known as HECS/HELP).*

The above example includes the meal entertainment benefit in addition to remote area housing. Meal entertainment is a separate capped benefit up to \$2,650 and by including this in your salary packaging you can pocket even more savings.

**Simply complete your remote area housing application to start saving!**

1300 402 523 | nswhealth@salarypackagingplus.com.au | salarypackagingplus.com.au/nswhealth