

# What is Remote Area Benefits?

The Federal Government encourages workers to move out of big cities by offering Remote Area Benefits. If you live and work in a remote area you could be eligible to package rent, interest on mortgage repayments and the cost of household gas and electricity, in excess of the existing cap.



# What is Remote Area Benefits?

Remote Area Benefits was designed to assist and financially reward homeowners or renters who lived and work in regional remote Australia.

The financial reward allows individuals to package 50% of the benefit to the annual capped living threshold – PBI \$15,900 or Public Health \$9,010. The remaining 50% is in addition to the above-mentioned capped thresholds.

Below are some helpful tips.

## Eligibility

If your employer offers Remote Area benefits as part of their employee value proposition benefits program, and you work and live in a remote regional area classified as remote by the ATO list you may be able to claim the following:

## Remote Area Benefit Categories

An employee who lives and works in an ATO defined remote area can package the following financial benefits:

- **Interest** you pay on your mortgage for the house you live in, please note the mortgage on the property must have been established for at least 12 months.
- Or, **rent** you pay an estate agent, private party or employer you live in, please note your rental payments can be claimed immediately.
- Or, **electricity or gas bills** paid to maintain your home can be claimed under the Remote Area Household Fuels benefit category.
- Or, if you **purchase a home** in a remote area and pay in full without a mortgage, after the commencement of work you can claim 50% of the cost to the annual capped living threshold and remaining 50% above the capped threshold.
- Or, if you choose to **travel** from the remote regional town to the nearest capital city or previous living location **for holiday purposes** those costs can be claimed as well.

## Substantiation required

The following documentation is required to support your registration for Remote Area Benefits:

- Remote Mortgage Interest  
Home loan statement showing interest and repayments for 12 months
- Purchase cost of home.  
Copy of proof of purchase and amount paid
- Remote Area Rent.  
Copy of rental agreement or 12 months' rent receipts
- Remote Area Fuels.  
Copies of 12 months' worth of paid residential gas and electricity invoices



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## How does it work?

Bob lives and works in a Remote Area and pays an annual rental amount of \$15,000 for a home he occupies as his usual place of residence. Bob works for a Public Health Service and the annual cap is \$9,010 for the FBT year (1 April to 31 March).

Below is the amount Bob may be able to claim:

Remote Area Rent	50% with the Cap	\$7,500
	50% above the Cap	\$7,500
Remaining balance from the annual Cap		\$1,510
Total Salary Packaging amount		\$16,510

The above means Bob can package an additional \$7,500 and reduce his taxable salary by the same amount.

Please contact one of our qualified Client Service Officers to establish whether your employer allows Remote Area Benefits to the program and how you may benefit personally.

## Disclaimers

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