

1. Purpose

Housing Choices Australia (**HCA**) is a Community Housing Provider that provides affordable housing. The purpose of this policy is to explain clearly and with transparency how rents are set in social, affordable and market rent housing for properties owned and managed by HCA.

2. Application

This Policy applies to all HCA staff, contractors, consultants and volunteers.

Governance documents support HCA people to live Our Values. They set out important controls that help keep people safe, manage organisational risk, and support compliance with legal and regulatory obligations.

All people to whom this document applies are expected to comply with it. Where non-compliance occurs, it will be managed in accordance with the organisation's performance management and disciplinary procedures.

This policy applies to all social housing, affordable housing, specialist disability accommodation (**SDA**) and market rent housing owned and managed by HCA. All programs are managed according to agreements and legal and contractual obligations with State and Federal Governments, partners or investors where applicable.

This policy does not apply to Licence to Occupy occupants.

HCA complies with Australian Tax Office (**ATO**) requirements regarding rent setting to ensure it maintains its charitable tax concessions.

3. Rent Setting

HCA sets affordable rents and alleviates households from rental stress. HCA will:

- be fair and transparent in setting rent and determining rental rebates with established affordability benchmarks
- communicate clearly to customers as to how HCA sets and reviews rents and determines rental subsidies
- is compliant with contractual, legal and regulatory obligations relating to affordability of rent
- respond appropriately and in a timely manner to changes in household circumstances to prevent financial hardship
- acts in accordance with state based Residential Tenancy Acts
- enables HCA to meet our financial obligations and maintain our financial viability to continue to provide affordable homes.

3.1. Calculating Rent

HCA sets and calculates rents in line with agreements with State and Federal Governments, investors and partners and will always comply with its contractual arrangements. Customers can request the information pertaining to their housing program from their Housing Officer and this information will be made clear and available to all customers when an initial offer of housing is made.

Where social housing dwellings are not covered by existing programs or contractual arrangements, HCA calculate rent according to income and is based between 25% - 30% of a household's assessable income plus 15% - 25% of Family Tax Benefit and Maintenance plus 100% of Commonwealth Rent Assistance (**CRA**) entitlement, up to 100% of market rent. HCA will calculate rent for affordable housing dwellings up to 74.99% of the market rent.

The percentages applied depends on the contractual or financial obligations of the property program or asset limits.

HCA considers the income and assets of the Resident and their household members aged 18 and over. This includes entitlement to CRA.

Customers will be given 14 days to return their rent review documentation and relevant household income information. If a resident fails to return their application and required documents by the due date, HCA will set the rent at maximum rent.

3.2. Rent and Income Reviews

HCA conducts a review of market rent for its properties once each calendar year.

HCA conducts Income Reviews up to twice per calendar year according to program requirements and relevant legislation. Customers can request an income review at any time during their tenancy should their household circumstances change by notifying their Housing Officer.

3.3. Communication Regarding Rent Setting

At the time of the Income and Rent Review, HCA will write to residents informing them of the initiation of the income review process and in line with state based Residential Tenancies Acts and legislation.

HCA will communicate clearly to residents on how their rent, and rent payable has been determined to ensure the customer understands how their rent has been calculated and will inform residents of their right to have their rental calculation reviewed:

- at the start of the residency/tenancy
- when an income review has been completed
- on request.

Customers should notify their Housing Officers of any change of income or changes to the household within 14 days of the change occurring to ensure the customer is being charged the correct amount of rent.

3.4. Rent Decreases

Rent decreases will be effective from the date HCA was notified of the change if the rent review documentation and proof of household income is received within 14 days of the notification.

Where the customer has not notified HCA of a change to their household income, consideration may be given to backdating the decrease in rent to the time of the change where the customer has a genuine reason for having been unable to or having not provided the required information with 14 days of the change. Approval can be given to apply the decrease back to the date of the change by the Rental Compliance Manager.

3.5. Rent Increase due to Employment and Household Changes

HCA will seek to encourage customers to increase their financial circumstances and capacity to participate economically and within their communities. For customers who advise HCA that their income has increased due to commencing employment, HCA will provide transition period of up to six (6) months before increasing the rent payable if they are on an income-based rent providing the customer advises HCA at the time of the change.

A rent increase will be backdated where there has been a change in the customers household, and the customer has failed to notify HCA within 14 days. Approval can be given to waive the backdate by the Rental Compliance Manager if the customer has a genuine reason for being unable to advise HCA within 14 days.

3.6. Hardship

HCA may apply a reduced rate of rent where the customer is experiencing a short-term crisis or emergency or when a customer temporarily does not have access to an income and this is impacting the customer being able to meet their rent obligations. Housing Officers will refer to the Hardship Policy.

4. References

This Policy should be read in the context of the following:

- *Residential Tenancies Act 2010* (NSW)
- *Residential Tenancies Act 1995* (SA)
- *Residential Tenancies Act 1997* (Tas)
- *Residential Tenancies Act 1997* (Vic)
- *Residential Tenancies Act 1987* (WA)
- *Housing Act 1983* (VIC)
- *Disability Act 2006* (VIC)
- *Housing Act 1983* (VIC)
- *Disability Act 2006* (VIC)
- *National Disability Insurance Scheme Act 2013*
- *Privacy Act 1988*
- *Community Housing Rent Setting Policy* (WA)
- NDIS Quality and Safeguarding Framework
- National Disability Insurance Scheme Rules, Practice Standards, Quality Indicators and Guidelines 2018
- National Disability Insurance Scheme Rules 2016 (SDA)
- HCA Hardship Policy
- Ineligibility Policy (WA)

5. Definitions

Term	Definition
Affordable Housing	Subsidised, long-term rental accommodation for low to moderate households who do not qualify for social housing.
Assessable Household Income	The total household income has defined by the housing program or asset limits. Rent will be assessed at 25%-30% of gross assessable household income and 15%-25% FTB plus 100% Commonwealth Rent Assistance. HCAL considers the income and assets of the Resident/s and their household members aged 18 and over.
Commonwealth Rent Assistance (CRA)	A regular extra payment if you pay rent and get certain payments from the Australian Government. https://www.dss.gov.au/housing-support/programmes-services/commonwealth-rent-assistance
Bond	An amount payable by a tenant/renter prior to the start of their tenancy to be held by the state bond administrator until the end of the tenancy. HCA may charge up to no more than an amount that is equal to four (4) weeks rent
Market Rent	Is determined using a recognised, external data source which includes Australian Tax Office, Landgate or a professional property market rent valuation. For NRAS properties, Market Rent is defined in the National Rental Affordability Scheme Act 2008 . Market Rent is the amount of rent expected in the private rental market.
Market Rent Housing	Housing that is leased at market rent
Resident	Refers to a person/s renting a property. Renter is the term that applies to residents under the Residential Tenancies Act (Act). Tenant is the term used under the Housing Act. The term Renters is used in HCA Leases and other forms as required by the Act.
Rent Payable	The dollar amount which will be charged to the Resident per period as specified in their tenancy agreement. For Social and Affordable Housing residents, rent payable will be the lower of maximum rent or assessable household income and will not exceed 30% of total household income. Market Rent Housing will be charged at 100% market rent.
Social Housing	Is short-term and long-term rental housing that is owned or managed by HCA.

6. Document details

Title	Rent Setting Policy
Version	v4.0
Approver	Chief of Operations
Owner	Director of Housing Services
Approval date	22.06.2026
Review period	3 years



English:

If you need an interpreter, please call TIS National on 131 450 and ask them to call **Housing Choices Australia** on **1300 312 447**. Our business hours are **9am to 5pm, Monday to Friday**.

You can also visit the TIS National website for translated information about the service TIS National provides. Visit: www.tisnational.gov.au

Arabic:

إذا كنت بحاجة إلى مترجم، يرجى الاتصال بـ TIS الوطنية على الرقم 131 450 وأطلب منهم الاتصال بـ **Housing Choices Australia** على هاتف رقم **1300 312 447**. ساعات العمل الخاصة بنا **9am to 5pm, Monday to Friday**.

يمكنك أيضا زيارة موقع TIS الوطنية للحصول على معلومات حول الخدمات التي تقدمها TIS الوطنية. قم بزيارة: www.tisnational.gov.au

Farsi (alt Persian):

اگر به مترجم نیاز دارید، لطفاً با شماره تلفن تیس نشنال 131 450 تماس بگیرید و از آنها بخواهید با **Housing Choices Australia** به شماره **1300 312 447** تماس بگیرید. ساعت کاری ما **9am to 5pm, Monday to Friday** است.

www.tisnational.gov.au شما همچنین می توانید به وب سایت تیس نشنال برای اطلاعات در مورد خدماتی که تیس نشنال فراهم می کند مراجعه کنید. به

Vietnamese:

Nếu quý vị cần thông dịch viên, xin hãy gọi cho Dịch vụ Thông Phiên dịch Quốc gia (TIS Quốc gia) theo số 131 450 và yêu cầu họ gọi cho **Housing Choices Australia** theo số **1300 312 447**. Giờ làm việc của chúng tôi là **9am to 5pm, Monday to Friday**.

Quý vị cũng có thể vào thăm trang mạng của TIS Quốc gia để có thông tin về các dịch vụ mà TIS Quốc gia cung cấp. Hãy vào thăm www.tisnational.gov.au

Somali:

Haddii aad u baahan tahay turjumaan, fadlan ka wac TIS National taleefanka 131 450 waxaad ka codsataa inay kuu wacaan **Housing Choices Australia** iyo **1300 312 447**. Saacadaha Shaqadu waa **9am to 5pm, Monday to Friday**.

Waxaad kaloo booqan kartaa website-ka TIS National ee macluumaadka turjuman oo ku saabsan adeegga TIS National ay bixiso. Ka eeg: www.tisnational.gov.au

Simplified Chinese:

如果您需要口译员，请拨打TIS National的电话131 450，请他们打电话给 **Housing Choices Australia**，电话号码：**1300 312 447**。我们的营业时间是 **9am to 5pm, Monday to Friday**。

你也可以访问TIS National的网站，了解TIS National提供的服务。网址：www.tisnational.gov.au

Traditional Chinese:

若你需要口譯員，請撥打TIS National電話131 450並請他們轉接 **Housing Choices Australia** 的電話 **1300 312 447**。我們的工作時間是 **9am to 5pm, Monday to Friday**。

你也可以瀏覽TIS National網站瞭解TIS National的服務資訊，網址：www.tisnational.gov.au

Spanish:

Si necesita un intérprete, por favor llame a TIS National en el 131 450 y pida que lo comuniquen con **Housing Choices Australia** en el **1300 312 447**. Nuestro horario de oficina es **9am to 5pm, Monday to Friday**.

También puede visitar el sitio web de TIS National para obtener información acerca de los servicios que provee TIS National. Visite www.tisnational.gov.au

Italian:

Se hai bisogno di un interprete, telefona a TIS National al numero 131 450 e chiedi di chiamare **Housing Choices Australia** al **1300 312 447**. I nostri orari d'ufficio sono **9am to 5pm, Monday to Friday**.

Puoi visitare anche il sito web TIS National per informazioni tradotte sul servizio che TIS National fornisce. Visita il sito: www.tisnational.gov.au

For other languages, access to an interpreter is available by contacting Housing Choices Australia on **1300 312 447**.