

1. Purpose

The policy explains how Housing Choices Australia (**HCA**) sets rent for social, affordable and market rent housing and Specialist Disability Accommodation (**SDA**) properties that HCA owns or manages.

2. Application

This Policy applies to all HCA staff, contractors, consultants and volunteers involved in setting or reviewing rent. It also applies to customers who live in, or are applying for social housing, affordable housing or market rent housing, or SDA. This policy does not apply to Licence to Occupy arrangements.

For the purpose of this policy, HCA includes Housing Choices Australia Limited, Housing Choices South Australia Limited, Housing Choices Western Australia Limited, Housing Choices New South Wales Limited, Disability Housing Limited, Disability Housing Trust, Singleton Equity Housing Limited, Housing Choices Tasmania Limited, Inner City Housing Trust, Ecumenical Housing Trust and special purpose vehicles wholly-owned by any of the entities in this list.

3. Rent Setting Principles

HCA will:

- set rent and rental rebates fairly and clearly with established benchmarks
- clearly explain to customers how HCA sets and reviews rent and determines rental subsidies
- follow the laws, contracts, policy and program rules that apply to rent and affordability
- respond promptly when household circumstances change and consider whether the change may cause or contribute to financial hardship
- follow the residential tenancy laws that apply in each state
- set rent at a level that allows HCA to meet its financial obligations and continue to provide affordable homes.

4. How HCA calculates rent

HCA calculates rent using the rules that apply to the customer's housing program. When HCA makes an offer of housing, HCA will explain how the rent has been calculated. A customer can ask their Housing Officer for more information about the calculation or the housing program.

The following factors may affect how HCA calculates rent:

- the government policy, housing program or contract that applies to the property
- assessable household income
- government payments

- the customer's personal assets, where the housing program requires HCA to assess them.

4.1. Assessable household income

HCA generally assesses income of all customers and household members aged 18 or over. HCA may also assess the income of all customer and household members under 18 if those people are living independently.

The assessment includes income support payments that a household member is eligible to receive, even if the payment has not been claimed or received. These payments include Commonwealth and Department of Veterans Affairs Rent Assistance. The household member is responsible for applying to Services Australia for payments they may be eligible to receive.

If a customer has no income that HCA can assess, HCA will set rent at an affordable rate based on the relevant government income support payment.

4.2. Assets

Where an asset assessment is required, HCA will assess only the leaseholder's assets.

4.3. Calculating rent for different housing

The following provides a general guide as to how HCA calculates rent for each type of housing. Different rules may apply if required by a government program or other contract.

The percentage HCA uses will depend on the policy, program or contract that applies to the property. In some housing programs, the customer's personal assets may also affect the calculation. HCA will explain the rent calculation to the customer when an initial offer of housing is made.

For properties that are not governed by an external program, HCA sets rents to ensure affordability:

- up to 30% of total household income inclusive of all sources plus
- 100% of any Commonwealth or Department of Veterans Affairs Rent Assistance for which the customer is eligible.

The total amount is capped as per the market rent ruling defined by the Australian Taxation Office for GST compliance.

In relevant states, property costs for services and utilities may be included in the total rent payable amount.

HCA may charge a lower rent amount at its discretion. A lower rent may be considered for a specified time and/or in exceptional circumstances. Approval by HCA must be in accordance with the Delegation of Authority.

HCA sets market rent housing at 100% of the market rent as assessed by HCA.

5. Rent and Income Reviews

- HCA reviews the market rent for each property once every calendar year. HCA uses the market rent when calculating or setting rents.
- HCA will only change a customer's income-based rent after completing an Income Review. HCA may complete an Income Review up to twice per calendar year, depending on the housing program and applicable law.
- HCA will write to the customer when an Income Review is due. The customer must provide the requested income information within 14 calendar days of receiving HCA's letter. HCA needs this information to calculate the customer's rent. A customer who needs help providing the

information or cannot meet the due date should contact their Housing Officer as soon as possible. If HCA does not receive the required information by the due date, HCA will set the customer's rent at the maximum rate.

6. When household income or circumstances change

A change in household income or circumstances may affect the customer's rent. The customer must tell their Housing Officer about the change within 14 calendar days. HCA will then review the customer's rent.

6.1. Rent Decreases

- If a rent review results in a rent decrease, the lower rent will start from the date the customer told HCA about the change.
- If the customer or another person tells HCA about the change more than 14 calendar days after it occurred, HCA may consider starting the lower rent from the date the change occurred.
- HCA will ask the customer to explain why the required information was not provided within 14 days of the change.
- The Rental Compliance Manager may approve back dating a rent decrease to the date the change occurred.

6.2. Rent increases

HCA may backdate a rent increase if both of the following apply:

- the customer's household income or circumstances changed
- the customer did not tell HCA about the change within 14 calendar days.

The customer may give HCA information explaining why the change was not reported within 14 calendar days. The Rental Compliance Manager may decide not to backdate the rent increase.

6.2.1. Household changes due to employment

HCA may delay an Income Review for up to six months if all of the following apply:

- the customer's income has increased because the customer started a permanent full-time or part-time job
- the customer tells HCA about the change within 14 calendar days.

6.3. Financial hardship

A customer who is having difficulty paying rent should contact their Housing Officer as soon as possible.

HCA may temporarily reduce the customer's rent if either of the following applies:

- the customer is experiencing a short-term crisis or emergency
- the customer cannot access their income temporarily.

The HCA Hardship Policy provides more information about available support.

7. Complaints

If a customer is dissatisfied with a decision HCA makes about rent, a complaint can be lodged in person, in writing, by phone, by email or via a form on the HCA website. More detail can be found in the HCA Feedback and Complaints Policy.

8. 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)
- *National Disability Insurance Scheme Act 2013*
- *Privacy Act 1988*
- *A New Tax System (Goods and Services Tax) Act 1999* (Cth)
- GST and supplies by charities – benchmark market values
- NDIS Quality and Safeguarding Framework
- National Disability Insurance Scheme Practice Standards and Quality Indicators and Guidelines 2021
- National Disability Insurance Scheme Rules (Specialist Disability Accommodation Conditions) 2018 (SDA)
- HCA Hardship Policy
- HCA Ineligibility Policy (WA)
- HCA Feedback and Complaints Policy

9. Definitions

Term	Definition
Affordable Housing	Subsidised, long-term rental accommodation for low to moderate households who may not qualify for social housing.
Assessable Household Income	The types of household income that HCA includes when calculating rent, as set by the relevant housing program, policy, contract and/or law.
Bond	An amount payable by a customer before the start of their tenancy and held by the state bond authority until the tenancy ends. HCA may charge a bond of up to four weeks rent.
Rent Assistance (RA)	An extra payment that may be available through Services Australia or the Department of Veterans Affairs to a person who pays rent and receives certain Australian Government payments.
Customer	A person who receives or is apply for a housing or support service from HCA. This includes a renter, tenant, resident, applicant or participant of a HCA managed housing program or support service, and/or their representatives.

Market Rent	The amount a property could reasonably be rented for in the private rental market. HCA determines market rent 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 Housing	Housing that is leased at market rent.
Reasonable Rent Contribution (RRC)	The maximum amount of rent an NDIS participant is required to pay while living in Specialist Disability Accommodation (SDA).
Rent Payable	The amount of rent the customer must pay for each rental period, as stated in the tenancy agreement.
Social Housing	Short-term and long-term rental housing that is owned or managed by HCA in accordance with relevant Social Housing regulations or contracts.
Specialist Disability Accommodation	Specialist housing designed for people who require specialist housing solutions because of their significant functional impairment or very high support needs.

10. Document details

Title	Rent Setting Policy
Version	v2.0
Approver	Chief of Operations
Owner	Director of Housing Services
Approval date	7/10/2026
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 بگیرند. 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**.