

My Rent

Frequently Asked Questions

Affordable Housing Tenants

How does Housing Trust calculate my initial rent?

Your rent is calculated at 30% of your last 12 months gross household income plus 100% of Commonwealth Rent Assistance. The maximum rent you will be charged is 74.9% of the market rent. Housing Trust assesses your rent based on the income of all people living in your home who are 18 years old and over.

How does Housing Trust calculate my ongoing rent?

Your rent cannot be reassessed for the first 6 months of your initial fixed term lease agreement.

After this period your rent is calculated at 30% of your gross household income plus 100% of Commonwealth Rent Assistance to a maximum of 74.9% of the market rent.

Why is my rent different to Social Housing tenants?

Social Housing rent is calculated at 25% to 30% of assessable household income plus 100% of Commonwealth Rent Assistance. Maximum rent for social housing tenants is 100% of market rent.

What is Commonwealth Rent Assistance (CRA)?

Commonwealth Rent Assistance (CRA) is a non-taxable income supplement payable to eligible people who pay rent and get certain payments from Centrelink. Housing Trust includes CRA in your rent assessment if you are eligible to receive it.

How should I apply for Commonwealth Rent Assistance?

You need to contact Centrelink and provide them with proof you are paying rent. Centrelink may accept a copy of your Residential Tenancy Agreement or they may require you to get a Rent Certificate completed. If you get certain payments from Centrelink, they will assess your eligibility to receive CRA.

Can I pay my rent weekly?

You have the choice to pay your rent on a weekly or fortnightly basis. The important thing to remember is that your rent must be paid on time and be in advance at all times. Example: -

- If you pay your rent weekly, you must be one (1) week in advance.
- If you pay your rent fortnightly, you must be two (2) weeks in advance.

How can I pay my rent?

Rent can be paid using any of the following methods:

- Centrepay
- Bpay
- Eftpos payments accepted in person at Housing Trust office
- Commbank ATM with a QR reader

If you would like more information on how you can pay your rent using one of the above options, please call Housing trust on 4254 1166.

If my income changes, does Centrelink notify Housing Trust?

No. You must tell Housing Trust within 21 days if your income or household income changes. Centrelink does not advise Housing Trust of any changes to your income or people living in your home.

How can I pay my arrears?

Housing Trust will always ask you to pay a lump sum payment for all money owing. If you cannot afford to pay a lump sum payment, the arrears may be repaid through an Arrears Instalment Agreement.

If you enter into an Arrears Instalment Agreement you are required to pay the equivalent of one (1) additional day's rent for rental arrears and one (1) additional day's rent for non-rent arrears (water, maintenance charges) per week.

If you have more than one (1) debt owing to Housing Trust (excluding bond) you will not be asked to pay more than an additional two (2) days rent per week in total.

If you do not comply with the Arrears Instalment Agreement, Housing Trust may take action at the NSW Civil & Administrative Tribunal (NCAT) to establish a Specific Performance Order (SPO) for the repayment of the arrears.

Can I remain in Affordable Housing?

To remain in Affordable Housing, households must continue to meet the general eligibility criteria, demonstrate an ongoing housing need and not have assets which could reasonably be expected to meet their housing need. (See My Eligibility FAQ Affordable Housing)

The exception is income, where existing tenants are permitted to earn up to 25% above the maximum eligibility income for moderate income before they become ineligible. This aligns with NRAS ongoing eligibility criteria for existing tenants.

How is my ongoing eligibility assessed?

Approximately 8 weeks prior to the end of your fixed term lease a market rent review will be conducted by Housing Trust and a letter will be sent to you requesting income for a previous 12 month period. Once this information is received, an eligibility assessment will be conducted to ensure your household income remains within the eligibility income amounts.

What happens if I remain eligible for Affordable Housing?

If you remain eligible for Affordable Housing, you will be contacted and offered to sign another 12 month fixed term lease.

What happens if I am no longer eligible?

If you are found to not be eligible after the review, you can be given up to twelve months to move to alternative accommodation and Housing Trust will assist you through this process

What should I do if I do not agree with any of these decisions?

If you do not agree with our decision, you can discuss the decision with a member of Housing Trust team. If you wish to formally dispute decision, you can request a review of the decision by completing a Review of Decision - 1st Tier Appeal Application Form which is available on our website at: www.housingtrust.org.au. Housing Trust's Appeals Policy is also available on our website.

How do I find out more information?

You can contact Housing Trust on (02) 4254 1166 or email us at info@housingtrust.org.au.

Our office hours are Monday – Friday, 9:00am to 5:00pm.