

My Rent

Frequently Asked Questions

Social Housing Tenants

How does Housing Trust calculate my rent?

If you are eligible for a subsidised rent, your rent will be calculated as follows:

25-30%	of total weekly gross assessable income for: the tenant, their spouse or live-in partner, regardless of age; and those household members 21 years and over
+ 15%	of gross assessable weekly income for all household members aged between 18-20 years (who are not the tenant, their spouse or live-in partner)
+15%	of weekly Family Tax Benefit A & B payments which are not taken through the taxation system (where applicable and excluding FTB Energy Supplement)
+100%	of household's weekly CRA entitlement

Housing Trust will not charge you more than the market rent for your home. If you are not eligible for a subsidised rent, Housing Trust will charge you market rent.

To find out what income is assessable, refer to DCJ's assessable and non-assessable income and assets table:

<https://www.facs.nsw.gov.au/housing/policies/assessable-and-non-assessable-income-and-assets-tables>

Why is my rent different to Housing NSW tenants?

Unlike community housing tenants, Housing NSW tenants do not receive Commonwealth Rent Assistance (CRA). Housing Trust includes CRA in your rent assessment if you are eligible to receive it.

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 advanced 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 42541166.

What is Commonwealth Rent Assistance (CRA)?

Commonwealth Rent Assistance 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 of your rent agreement (Residential Tenancy Agreement or Rent Certificate). If you get certain payments from Centrelink, they will assess your eligibility to receive CRA.

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 doesn't 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 able to 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.

What should I do if I don't agree with my rent calculation?

If you do not agree with our decision, you can discuss the rent calculation with a member of Housing Trust team. If you wish to formally dispute your rent calculation 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.

Rent assessment rules

Gross assessable household income is less than the moderate income limit	Rent payable is 25% of income
Gross assessable household income is: Equal to or more than the moderate income limit, and Less than the 30% limit	Rent payable is between 25% and 30% of income
Gross assessable household income is: Equal to or more than the 30% limit, and Less than the subsidy eligibility limit	Rent payable is 30% of income
Gross assessable household income is equal to or more than the subsidy eligibility limit	Rent payable is the market rent for the property. These households will not be entitled to a rent subsidy
Rent payable plus CRA is calculated as being more than the market rent	Rent payable is market rent

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.