

Tharawal Housing Aboriginal Corporation

Rent Policy

Content:	Rent Policy
Version:	2
Applies to:	Tharawal Housing Aboriginal Corporation
Date:	Endorsed by board 05/08/2025

Background:

Tharawal Housing Aboriginal Corporation is a Community Housing Provider that specialises in providing social housing for Aboriginal and Torres Strait Islander people. Tharawal Housing Aboriginal Corporation aims to support Aboriginal and Torres Strait Islander people to successfully sustain tenancies by linking clients into support services where applicable. Tharawal Housing Aboriginal Corporation aims to educate Aboriginal and Torres Strait Islander people by providing pathways into improved housing outcomes delivered in a culturally appropriate manner.

Scope:

This policy outlines the way in which tenants will be assessed and charged rent while residing in properties managed by Tharawal Housing Aboriginal Corporation. The policy complies with Community Housing Rent Charge Policy and the *Housing Act 2001*.

Purpose:

- Fair and equitable rent chargers
- Legal obligations
- Open and transparency to all clients

Determining Mark Rent:

Mark rent is charged in accordance with the rent date, relevant to the type and location of the property. FACS Housing NSW publishes information pertaining to market rent quarterly in the Rent and Sales Report. Tharawal Housing Aboriginal Corporation reviews market rent annually. The market rent for each property is listed on the Residential Tenancy Agreement.

Rent Subsidy:

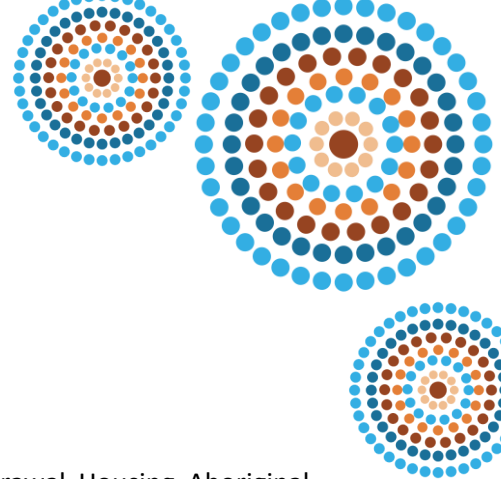
All tenants are entitled to apply for a rental subsidy. Rent subsidies are granted to tenants who cannot afford market rent based on their household income. A rental subsidy is the difference between the rent collected by the tenant and the market rent charged for the property. Tharawal Housing Aboriginal Corporation reviews rental subsidies applications every 6 months. It is the tenant's responsibility to return the rent subsidy application within the requested time frame. Failure to do so may result in market rent being charged.

Compliance

Residential Tenancies Act 2010
Residential Tenancies Regulations 2010

References

This Policy should be read in conjunction with:
Housing Pathways: Eligibility for Social Housing Policy
NSW Community Housing Rent Policy
AHO: Build and Grow Policy



Commonwealth Rent Assistance:

Household members in receipt of Centrelink payments, residing in Tharawal Housing Aboriginal Corporation are eligible to be assessed for Commonwealth Rent Assistance (CRA) by Centrelink. CRA is an additional payment granted to tenants residing in community housing. Centrelink will assess the amount each household member is paid based on household type and rent charged.

Charging Rent:

Rent is charged every Sunday to client accounts. Clients are required to pay their rent on the Monday of each week, if they pay weekly. Clients who chose to pay their rent weekly are required to have their rent account one week in advance at all times. Clients who chose to pay their rent fortnight, are required to have their rent account two weeks in advance at all times.

Subsidies weekly rent is calculated on total household income and 100 percent of CRA received however, rent charged **must not** exceed market rent.

The below table outlines how rent is calculated based on household income:

Assessment Rate	Tenants/other Household Member
25 % of gross income	Tenant, spouse or any other household member irrespective of their age.
15% of gross income	Persons residing in the property aged between 18 to 20 years old who is not the head tenant.
15%	Family Tax Payment Park A & B.
Nil	Persons under the age of 18 years of age who is not the head tenant.

Self-employed:

Tenants/household members will need to provide their most recent profit and loss statement or Tax return. These documents cannot exceed 13 months. If the tenant/household member weekly gross income is less than the standard Newstart Allowance, Tharawal Housing Aboriginal Corporation will use the current rate for Newstart Allowance to work out their weekly rent.

Assessable and non-assessable Household Income details:

Refer to the below list of assessable and non-assessable income for self-employed tenant and household members. Allowable deduction expense are classed as any expense that is essential for producing an income.

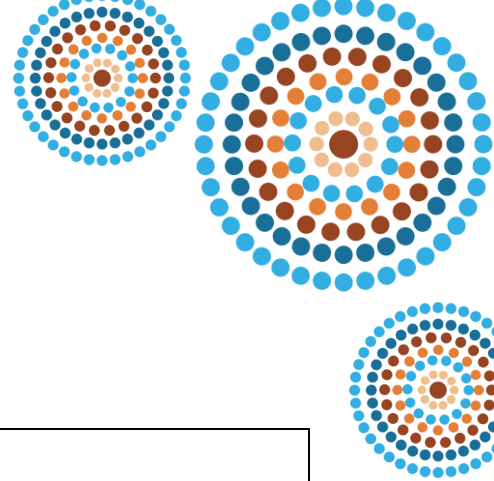
Item	Deductible
Accountancy Fees	NO
Advertising	YES
Bank Fees	NO
Bookkeeping Fees	NO
Capital Expenditure	NO
Course Cost and Staff Training	NO
Depreciation	YES

Compliance

Residential Tenancies Act 2010
Residential Tenancies Regulations 2010

References

This Policy should be read in conjunction with:
Housing Pathways: Eligibility for Social Housing Policy
NSW Community Housing Rent Policy
AHO: Build and Grow Policy



Domestic Expense (such as telephone, electricity and gas)	NO
Drawings	NO
Dry Cleaning and Laundry	NO
Electricity – Domestic	NO
Electricity – Non Domestic	YES
Gas – Domestic	NO
Gas – Non Domestic	YES
Gifts or Donations	NO
Goods to be Sold	YES
Insurance Fees	YES
Interest component of a Loan Repayment	YES
Laundry and Dry Cleaning	NO
Legal Fees	NO
Licenses – Essential for the Business	YES
License – Non Essential for the Business	NO
Magazines and Books	NO
Materials	YES
Medicare Levies	NO
Motor Vehicle Expense – Essential for the Business	YES
Motor Vehicle Expense – Non Essential for the Business	NO
NRMA Fees	NO
Personal Expenses	NO
Postage	YES
Principle Component of Loan Repayments	NO
Protective Clothing and Uniform	NO
Public Risk Insurance	YES
Rent – Housing or Residential Premises	NO
Rent – Commercial Purpose	YES
Repairs	YES
Salary and Wages – Employees	YES
Salary and Wages – Owner of Business	NO
Stationery	YES
Subscriptions	NO
Superannuation Levy for Employees	YES
Taxation Levies	No
Telephone – Domestic	NO
Telephone – Non Domestic	YES
Tools	YES

Compliance

Residential Tenancies Act 2010

Residential Tenancies Regulations 2010

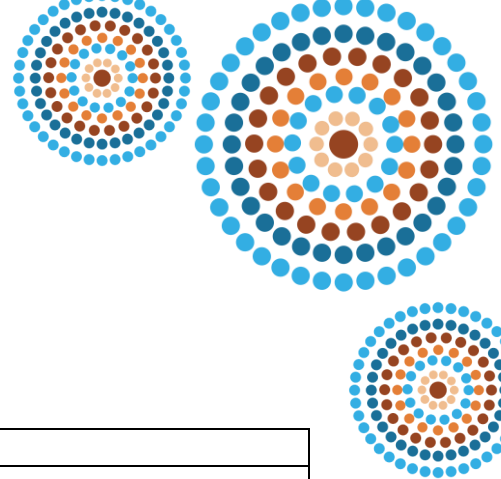
References

This Policy should be read in conjunction with:

Housing Pathways: Eligibility for Social Housing Policy

NSW Community Housing Rent Policy

AHO: Build and Grow Policy



Training for Staff and Course Costs	NO
Travel	YES

Casual and seasonal wages:

For tenants/household members who earn casual or seasonal wages, Tharawal Housing Aboriginal Corporation will use an average income from the past 3-6 month or the last tax return to work out their weekly rent charge.

Providing Proof of Income:

Proof of income for all household members must be original and can be provided in the following forms:

- Centrelink Income Statement
- Income statement from the Department of Veteran's Affairs
- Payslips, letter or statement from the employer dealing gross wages, applicable tax, deductions, pay period and payee details for salary or wages
- Profit and loss statement completed by an account or taxation return for self-employed clients
- Letter or statement from an Overseas Government detailing amount received
- Letter or statement from investment organisation about saving/investment showing the amount or dividend received
- Letter from another organisation or income provided not listed above detailing the amount and type of income received

The above income must not be older than one month apart from Tax Returns, which must not be more than 13 months old.

Changes in Household Compliment or Income:

Tenants have 28 days to provide any changes to household compliment or income details, failure to do so may result in market rent being charged.

Once Tharawal Housing Aboriginal Corporation is made aware of any changes, tenants will have 21 days to provide any requested documentations to complete their request for a subsidy review. Tharawal Aboriginal Housing will process your request for a subsidy review within 14 days of receiving your paperwork. If your rent is going to be lower than the current rent charged, we will backdate your subsidy to the closest Monday you submitted the paperwork.

Tenants who are found to have committed fraud by not declaring correct household compliment or income may have their rental subsidy cancelled and backdated to the date the fraud was committed.

Rent Abatement:

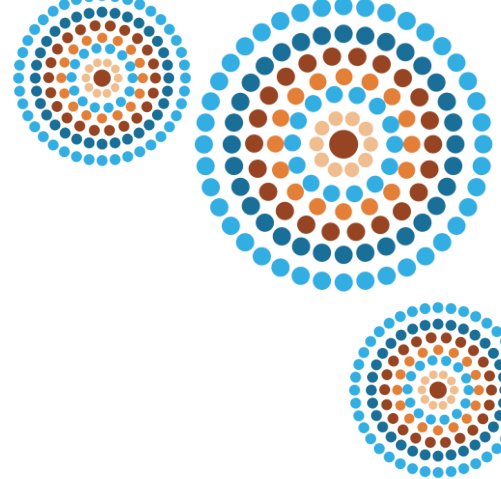
Tenants/household members are eligible to have their weekly rent reduced to \$5.00 per week in the below circumstances only. All other household members residing in the property will be charged rent based on their income.

Compliance

Residential Tenancies Act 2010
Residential Tenancies Regulations 2010

References

This Policy should be read in conjunction with:
Housing Pathways: Eligibility for Social Housing Policy
NSW Community Housing Rent Policy
AHO: Build and Grow Policy



Situation	Details
*Tenant or household member in a Nursing Home	Weekly rent will be reduced to \$5.00 per week for household member for a period of up to 12 weeks.
*Tenant or household member in hospital or long term care	Weekly rent will be reduced to \$5.00 per week for household member for a period of up to 12 weeks.
*Tenant or household member in rehabilitation facility	Weekly rent will be reduced to \$5.00 per week for household member for a period of up to 12 weeks.
*Tenant or household member in respite Care	Weekly rent will be reduced to \$5.00 per week for household member for a period of up to 12 weeks.
*A refuge or other accommodation where the tenant has left due to being at risk or domestic violence	Weekly rent will be reduced to \$5.00 per week for household member for a period of up to 12 weeks.
Tenant or household member in custody	Weekly rent will be reduced to \$5.00 per week for household member for a period of up to 26 weeks.

Tenants/household members traveling overseas for holidays or to care for sick family members are not entitled to rent abatement.

Housing Manager approves rent deductions with discretion to extend the period in certain circumstances.

**To be eligible, Tenants/household members must provide written proof to support their request for a rent abatement, including where they will be staying and how much they will be charged to stay there.*

Tharawal Aboriginal Employment Scheme:

Tharawal Aboriginal Housing promotes tenant/s employment. Tenants or additional occupants who are starting work for the first time or re-entering the workforce after 12 months or more are eligible to apply for the Tharawal Aboriginal Employment Scheme.

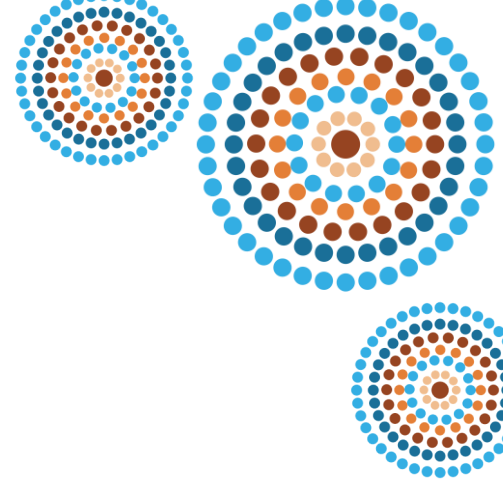
Tharawal Aboriginal Employment Scheme aims to assist tenants and household members entering the workforce or re-entering the workforce by not taking into account wages earned for the first 12 weeks. Tenants will continue to receive their rental subsidy during the 12 week period. At the end of the 12 week period rent will be charged based on the total weekly household income.

Compliance

Residential Tenancies Act 2010
Residential Tenancies Regulations 2010

References

This Policy should be read in conjunction with:
Housing Pathways: Eligibility for Social Housing Policy
NSW Community Housing Rent Policy
AHO: Build and Grow Policy



How to pay rent:

- Centrelink deductions
- Bank deposits
- Internet banking
- BPAY

Tharawal Housing Aboriginal Corporation does not accept cash payments.

Appeals:

If a tenant disagrees with decision on how their rent was calculated, they are to speak first with the staff member who made the decision. If the tenant still disagrees with the decision, the tenant has the right to ask for a formal review of the decision. Refer to appeals and complaints policy for more information.

Compliance

Residential Tenancies Act 2010
Residential Tenancies Regulations 2010

References

This Policy should be read in conjunction with:
Housing Pathways: Eligibility for Social Housing Policy
NSW Community Housing Rent Policy
AHO: Build and Grow Policy