Fact sheet: How we calculate and review your rent in social housing (general lease)

As a community housing provider, we provide rebated rent for those who can't afford to rent in the private market. The rent we collect goes directly into maintaining homes, paying rates and keeping our not-for-profit organisation running so we can continue to provide suitable and stable housing.

This fact sheet explains how Haven Home Safe (HHS) calculates and reviews rent in social housing (general lease) properties that we manage.

What is market rent?

It's the amount of rent your rental property would cost in the private rental market. Every 12 months Haven Home Safe gets an independent valuer to review market rents.

How we calculate rents

Haven Home Safe follows the rules and guidelines set by the Victorian Government.

In social housing, your rent is calculated based on your household income, this is an "income-based calculation". We calculate rents when you move in and during rental rebate reviews every 6 months.

Haven Home Safe is applying a "rental rebate" (think of this like a reduction to your rent) so your rent remains affordable. The rental rebate is the difference between market rent of the property and the income-based calculation.

Market rent of property − Income-based calculation: **25% household income + 15% FTB* (if received) + 100% of CRA**** = **Rental rebate that HHS applies**

**Family Tax Benefit A&B and maintenance income (child support) **Commonwealth Rent Assistance*

How we work out your weekly rent payable

- We take 25% of your total household income.
- We add 15% of Family Tax Benefit (Parts A&B) and any maintenance income (child support), if you receive these payments.
- We add 100% of your Commonwealth Rent Assistance (CRA) payment.

You will always pay the lower amount between the income-based calculation and the market rent of the property. This will always be clearly communicated.

Here is an example of how Fatima* and Ali's* weekly rent is calculated.
Weekly rent will vary household to household.

Fatima* and Ali* live in a 2-bedroom house. The market rent of the property is $500 a week.

Their combined weekly household income is $499.12 + $362.22 FTB (A&B) + $107.70 CRA.

$500 Market rent of property − **$124.78** (25% household income) + **$27.17** (15% FTB) + **$126.56** (100% of CRA) = **$278.51** = **$221.49** Rental rebate that HHS applies

After the rental rebate has been applied, Fatima and Ali's **total weekly rent payable is $278.51**

Got questions? We're here to help

Questions about rent calculations, contact the Rent Review Team.
Email: rent@hhs.org.au
Phone: 1300 429 364 (select option 1).

For everything else (including requesting a review of your rent)**:**

- Contact your Tenancy Manager.
- Call the Housing Team: 1300 429 364.

Here are some more examples of how we calculate rental rebates in social housing (general lease)

1 Example #1: Rental rebate review

Rental rebate reviews are done twice each year. In this scenario, the household income has increased.

HHS reviews the rental rebate to make sure it is set at the right level based on the new household income. As the income-based calculation increased, the rental rebate that HHS applies has been reduced to $195.02.

As the income-based calculation is still less than the market rent, the renter pays the lesser amount: $304.98.

The increase to weekly rent payable would start 30 days after the review.

$500 Market rent of property **–** **$203.48** (25% household income) **+** **$0** (15% FTB) **+** **$101.50** (100% of CRA) **=** **$304.98** **=** **$195.02** Rental rebate that HHS applies

After the rental rebate has been applied, the **total weekly rent payable is** **$304.98**

2 Example #2: Market rent increases, but income stays the same

In this scenario, a renter receives a letter explaining that the market rent of the property will increase in 90 days' time.

At the next rental rebate review:

- the renter's income stays the same
- the market rent increased by $30, so HHS applies a larger rental rebate to keep rent affordable.

As the income-based calculation is still less than the market rent, the renter would continue to pay the lesser amount: $304.98

$530 Market rent of property **–** **$203.48** (25% household income) **+** **$0** (15% FTB) **+** **$101.50** (100% of CRA) **=** **$304.98** **=** **$225.02** Rental rebate that HHS applies

After the rental rebate has been applied, the **total weekly rent payable is** **$304.98**

3 Example #3: Market rent is less than the income-based calculation

In this scenario, as the income-based calculation is more than the market rent of the property, the renter pays the lesser amount: $500 (market rent).

In this case HHS does not apply a rental rebate.

Market rents are reviewed once per year. If market rent increases, you are given 90 days' notice.

$500 Market rent of property **–** **$424.96** (25% household income) **+** **$0** (15% FTB) **+** **$101.50** (100% of CRA) **=** **$526.46** **=** **$0** No rental rebate applied by HHS

Because the market rent of the property is less than the income-based calculation, the **total weekly rent payable would be the market rent amount** **$500**

1 Before you move in

What you need to do:

- Provide proof of income for all household members aged 18+
- Pay 2 weeks' rent in advance
- Pay a bond equal to 4 weeks of rent. You may be eligible for an interest-free bond loan from the government - ask us!
- Some properties have additional costs for shared facilities e.g. water, gas, parking. We will clearly communicate this before you sign a lease.

2 During your tenancy

- Pay rent weekly or fortnightly. You need to always stay 2 weeks ahead on rent.
- Make payments via Centrepay, bank transfer, direct debit or in-person (HHS office or your bank).

When?	What Haven Home Safe will do	What you need to do
Ongoing	**Recalculate rent - if there's a household change** When your household members or income changes, we will recalculate your rent based on this. If you request a rent review, we will provide a response within 14 days.	**Action required in 21 days** If someone moves in or out of your house, turns 18 or your household income goes up or down, you need to tell us. You can also request a review of your rent at any time.
Every 12 months	**Market rent review** Each year, an independent valuer completes a market rent review. If the market rent of the property increases, you will receive 90 days' notice before it takes effect. The market rent does not change what you pay each week. But it is important as it sets the "cap" - the maximum possible rent for your home.	**No action required** You will receive an email or letter advising you of the market rent of your property each year.
Every 6 months	**Rental rebate review** In line with Victorian Government Guidelines, we review your rental rebate twice a year to make sure it is set at the right level based on your income. This may affect your total weekly rent payable. We will contact you via email or post to ask for updated income information. Any increase starts at least 30 days after the review.	**Action required in 14 days** Send us updated household income information for all household members by the requested date.

Frequently Asked Questions (FAQs)

What proof of income information do I need to provide?	**We need to see information showing all income you receive for everyone over 18 in your household for the past 12 weeks, which may include:** • An income statement • 12 weeks of payslips or letter from employer • Payments received from Centrelink (e.g. benefit or pension) • A profit and loss statement from an accountant, • A letter from an overseas government or investment organisation. • Any child support payments If you or a household member over the age of 18 are eligible to receive a Centrelink payment, but are not currently receiving it, we will count it as income.
I am a causal worker, how is my income assessed?	**You will need to provide us with your income information and we will calculate your average earnings.** • If you are paid a casual wage, we base this on the most recent 12 payslips. • If you work for yourself, this is based on your annual income.
What happens if our household income increases above the social housing eligibility income limit?	Social housing is determined by your household income. If you no longer meet the criteria, we may: • Review your eligibility for our social housing program. • If you are no longer eligible, you will be charged up to full market rent. • You can find out more in our Eligibility and Allocations fact sheet.
What if I don't provide proof of household income when requested?	• You must provide proof of household income within the requested timeframes. • If we do not receive your documents or suspect you haven't told us about a change in household income, we may start charging you full market rent.
What if I am away from home temporarily?	You must still pay rent and keep your home safely secured. You can make a hardship application for a short period of time. For example, if you are in hospital, refuge, or rehab. You need to provide us evidence of: • The period of absence from your home. • Any expenses incurred and changes to your income.
My neighbour lives in a similar property but our rents are different. Why is this?	Rents are calculated based on each household's individual income. This means that even if two properties seem similar, the weekly rent may differ depending on the income and circumstances of the people living in a home. Whether you live in a HHS owned or managed property can also affect how rents are calculated.
I'm having issues paying my rent, what should I do?	**You must contact your Tenancy and Property Manager.** Our priority is to support you to maintain your tenancy wherever possible. • We'll talk you through payment options and other support. • If rent is not paid, it may affect your tenancy and future rental applications. • Learn more in our financial hardship fact sheet.

We recognise that the rising cost of living is putting pressure on people.
If you're experiencing financial difficulties, please contact your Tenancy and Property Manager to discuss your situation and explore support options.

This document is correct as at January 2026 and may be subject to change. It was developed from the HHS Social Housing Rent Policy that you can view here.