



House Sharing Seniors

Platform Information Pack

Information for Real Estate Agents, Property Managers, and Landlords.

This document describes the HSS platform, HSS Member model, HYSS tenancy financial structure, and HSS tenant profile. An authoritative HSS platform overview and supporting documentation for HSS Member Lease Applications.

HOUSESHARINGSENIORS.COM.AU

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About House Sharing Seniors

House Sharing Seniors (HSS) is a live, fully operational national Australian platform that curates and manages premium group rental arrangements for Age Pensioner Australians. Conceived, created, and founded by **Donald Card** & **Hien Huynh**, the HSS platform is accessible at housesharing seniors.com.au, and is built on the Emergent advanced development framework.

HSS is an active, functioning Web platform with documented processes, verified member profiles, and established curated Age Pensioner tenancy groups, operating across Australia.

This document reflects current platform capability and practice.

Platform at a Glance

- National coverage across all Australian states
- Fully operational – live platform
- Founder-led with direct support structures
- Built on Emergent development framework
- 11 Shared House Policy templates
- Portal to free Govt Bond Loans for all States

Benefits

HSS serves Real Estate Agents and Landlords by delivering financially stable, long-term mature tenants for their premium properties.

In practice: a permanent, self-renewing tenancy.

At the same time, HSS serves Members with an accessible platform that literally creates a constant supply of affordable premium rental properties for their selection, and curated like-minded compatible Age Pensioners.

And an immediate end to social isolation, and the associated health & medical costs.

The HSS Tenancy Model

HSS facilitates a straightforward shared tenancy arrangement with standard individual leases, with HSS able to instantly provide curated Age Pensioner replacement tenants as/if required with absolutely no disturbance to the on-going tenancy. The process follows a clearly defined sequence from property identification through to active tenancy.

1

Property Identification & Curation

HSS identifies and lists suitable premium rental properties: 3 - 6 bedrooms, 3+ bathrooms, 2+ car spaces, priced between \$700 - \$1,400 per week.

2

Member Application & Curation

Age Pensioners complete a HSS Member Application Form, and, once accepted, HSS curates, Members self-curate, compatible groups of 4 - 6 Age Pensioners for selected properties.

3

Standard Individual Lease

The HSS Group each enter individual standard lease agreements.
No Joint or non-standard legal arrangements are involved.

4

House Policy Framework

HSS-supplied suggested Shared House Policies – 11 documented policies – address noise, pets, guests, shared costs, utilities, and shared household conduct from day one.

How CRA Works in a Shared Arrangement

The Critical Distinction

CRA is assessed on what each individual pays in rent – **not on the total property rent.**

Even in a shared arrangement, given the level of current Australian rents, each group Member's individual share of the rent of a premium property is deliberately engineered to be still sufficient to qualify for the maximum CRA.

CRA Maximum Rates:

- **Single Pensioner (Shared):** \$71.80 per week
- **Couple Pensioner:** \$101.50 per week

HSS makes it easy for Members to directly access the free State Government rental bond loan programmes in every state, via the **HSS Bond Loan Gateway.**

Guaranteed Govt Bond funding: no need for 'commercial' loans.

The Affordability Outcome

Before HSS

Individual rent as a share of income: **60-75%** – severe rental stress by any measure.

After HSS

Net individual housing cost falls to **20-25%** – below the internationally accepted 30% affordability threshold.

\$400

Weekly Saving

Per Member, per week, compared to individual renting.

\$20.8K

Annual Saving

Per member annually – a material improvement in financial stability.

The Tenant Profile

All HSS Members are retired Age Pensioners – a cohort with characteristics that make them, as a group, the most desirable long-term tenants available in the current rental market.



Mature & House-Proud

Retired individuals with decades of experience maintaining their own homes. Property care is a priority, not an afterthought.



Curated for Compatibility

HSS screens members for shared values, lifestyle expectations, and household compatibility before any group is formed. Conflict risk is substantially reduced before the lease begins.



Stay-at-Home Occupancy

Members are home throughout the day. The property is occupied, monitored, and maintained continuously – reducing the risk of undetected damage or issues.



Motivated for Stability

The HSS arrangement is the only viable pathway to affordable, quality housing for this cohort. Members have many significant incentives, and not just financial, to sustain the tenancy and maintain the group arrangement. The total and instant elimination of social isolation is in many ways almost as big a benefit as the housing & financial solutions.

Why Stability Is Structurally Guaranteed

The Alternative Is Not Attractive

Australia's national rental vacancy rate sits at **1.6%**. More than **350,000** **Age Pensioners** are in severe rental stress. For HSS members, the loss of a shared tenancy arrangement does not mean a return to comfortable individual renting – it means re-entering a severely overcrowded lower rental market with diminished options and unsustainable costs.

This creates a structural incentive for HSS members to:

- Maintain respectful, functional household relationships
- Adhere to House Policies and lease obligations
- Protect the tenancy arrangement as a group
- Sustain long-term occupancy – not seek short-term convenience
- **In practice: a permanent, self-renewing tenancy**

The Market Context

1.6%

National rental vacancy rate

350,000+

Age Pensioners in severe rental stress across Australia

Platform Verification & Ongoing Support

HSS maintains an active management, curation, co-ordination, and support, role for each Member and each HSS Member Group.

Transparent Cost Display

Every property listing on the HSS platform shows the net rent applicable per Member after rent sharing and the applicable (usually maximum) CRA subsidy – for both Single and Couple Pensioners.

Members know their exact net rent payments when selecting and before applying for any property leases.

Group Administration Tools

HSS provides active group messaging, administrative tools, and a dedicated Group Support queue. HSS staff maintain management and support of all active Pensioner Member Groups

Free Govt Bond Loan Gateway

HSS links members directly to the free State Government rental bond loan programmes available in every Australian state. Bond costs are managed before they become a barrier, ensuring any lease execution is not delayed by upfront financial constraints.

What This Means for a Landlord or REA

The following table summarises the practical implications of a HSS tenancy group compared to a standard individual tenancy.

Factor	Typical Tenancy	HSS Group Tenancy
Affordability of rent	Uncertain household income and unknown rental stress	Established certain fortnightly Govt-funded income Deliberately engineered individual net rentals below the accepted income stress threshold 30%.
Lease Structure	Standard individual lease with usual problems.	Multiple standard individual leases. NOT a Joint Lease with 'exit' issues. HSS can instantly provide Age Pensioner replacements from its Members as/if required with absolutely no disturbance to the on-going tenancy. In practice: a permanent, self-renewing tenancy.
Bond Funding	Self-funded, or State Government, or rental bond lenders, bond loans	Free State Government bond loan via HSS Bond Loan Gateway
Occupancy	Variable. Typically empty during the day most days, and frequently night-time.	Continuous presence. Multiple retired Pensioners at home day and night.
Household Governance	REA property inspections only	HSS assistance and mediation as requested and necessary. REA property inspections.
Tenant Permanency	Market-driven	Structural. Best possible housing solution for Members. No viable alternative for Members
Property Care	Highly variable and problematic	Household of multiple stay-at-home retired Age Pensioners with lifetimes of experience, and time on their hands.

Contact & Further Information

Donald Card – Founder, House Sharing Seniors

For enquiries regarding a listed property, a specific tenancy group, platform documentation, or to request a formal briefing, please contact HSS directly.

Email

mail@housesharingseniors.com.au

Website

<https://housesharingseniors.com.au>

Phone

0485 836 499

Full Documentation

Complete HSS platform documentation, Shared House Policy Templates are available on request.

Document Status

This document is a formal Platform Description issued by House Sharing Seniors. It is intended for use by Real Estate Agents, Property Managers, and Landlords, and as a supporting attachment to Member lease applications.

HSS Members attaching this document to a rental application do so with the endorsement of the platform.