AGENT TEAM

BUYER GUIDE | NOVEMBER 2026

BUYING A DHA-LEASED PROPERTY

The benefits of a Defence Housing Australia lease, what you can and can't do as the owner, and how buying one works.

DHA PAYS THE RENT

Monthly, in advance, for the whole lease. Even when the home is empty between families.

DHA LOOKS AFTER THE HOME

Occupants, inspections and most non-structural repairs sit under one service fee.

YOU CAN SELL ANY TIME

The lease stays with the home. You cannot move in until the lease ends.

01 THE SHORT VERSION

A DHA-leased property is an investment home with the tenant and the lease already in place. You buy the home and the lease together. Defence Housing Australia (DHA) pays you rent and looks after the home until the lease ends.

What is DHA?
DHA is an Australian Government business. It rents homes from private owners to house Defence members and their families. DHA is your tenant, not the family living in the home.

Who does it suit?
It suits investors who want steady rent and very little day-to-day work. It does not suit a buyer who wants to move in before the lease ends.

What comes with the purchase?
You take over the existing lease and its Property Care Contract for the rest of the term. You accept all of their terms. Nothing is renegotiated at sale. Source: DHA

Does every DHA lease read the same?
No. DHA has issued several lease editions over the years, and terms differ between them. The lease for each home is attached to its Contract for Sale. That lease is the final word, so read it with your solicitor.

02 THE BENEFITS

Is the rent really guaranteed?
DHA pays rent for the whole lease, even when the home is empty between families. The guarantee is subject to the lease terms. Rent can stop or reduce if the home becomes unfit to live in, or if the owner breaches the lease. Source: DHA

When is rent paid?
DHA pays rent monthly, in advance. Source: DHA

Who looks after the home?
DHA does. It moves families in and out, manages the occupant, and inspects the home. It also arranges and pays for most non-structural repairs. Source: DHA

Do I pay letting fees or advertising when a family moves out?
No. Vacancy management is part of the one service fee.

Do I pay a property manager as well?
No. DHA is both the tenant and the manager, so you do not need a property manager.

What condition is the home in at the end?
DHA returns it professionally cleaned, with appliances working and the grounds tidy. Some leases also include repainting and new carpet. That depends on the lease edition and the lease term. Source: DHA

Can I sell later?
Yes. You can sell at any time, with the lease in place. Source: DHA

03 WHAT YOU CAN AND CAN'T DO

You own the home, but DHA controls it day to day until the lease ends.

YOU CAN	YOU CAN'T
Sell at any time, with the lease in place	Move in, or move family in, during the lease
Ask DHA to arrange an inspection for you, about once a year	Choose who lives in the home
Read DHA's periodic inspection reports	Contact the occupant directly, for any reason
Get your own rent valuation if your lease allows it, at your cost	Hold keys during the lease
Ask DHA for a new lease near the end of the term	End the lease early by your own choice
Take the home back at lease end to live in, rent or sell	Renovate or change the home during the lease

Can I live in the home?
Not during the lease. The home comes back to you only when the lease, and any extension, ends.

Can I visit or inspect my property?
You do not need to. DHA inspects it and sends you reports. DHA can arrange an owner inspection each year if you want one. Source: DHA

Can I talk to the family living there?
No. DHA's rule is that the owner never contacts the occupant directly. Everything goes through DHA. Source: DHA

Can DHA change the lease term?
Yes. Under the current standard lease, DHA can extend the term once by up to 12 months and once by up to 36 months. Only DHA can choose this. Older lease editions have their own rules, so check the lease for the home you are buying. Source: DHA

Can I end the lease early?
You can ask DHA, but DHA decides. Plan to hold the home, or sell it with the lease, until the term ends. Source: DHA

Can I renovate or make changes?
No. You cannot renovate a DHA-leased home during the lease. Plan any renovation for after the lease ends and the home is back with you.

04 RENT, FEES AND COSTS

What is the service fee?
DHA takes one service fee from the gross rent each month. On the current lease it is 16.5% for most free-standing houses. It is 13% where a body corporate looks after most common areas. Both include GST. Source: DHA

What do I still pay for?

DHA COVERS UNDER THE SERVICE FEE	YOU STILL PAY
Finding and managing occupants	Council rates
Rent while the home is empty	Water rates (DHA repays the usage part)
Most non-structural repairs	Body corporate levies, if any
Periodic inspections and reports	Land tax, if it applies to you
Rent reviews	Building and landlord insurance
Lease-end cleaning and repairs	Structural and other repairs the contract excludes

Source: DHA frequently asked questions

Why is the fee higher than a property manager's fee?
It covers more. It includes management, vacancy cover, most non-structural repairs, rent reviews, and lease-end repairs and cleaning.

Is the advertised rent before or after the fee?
Before. The rent we quote is the gross rent. Take the service fee off to see what reaches your account.

How is the rent reviewed?
An independent licensed valuer reviews it at set times, usually every year. Source: DHA

Can the rent go down?
Yes. A review can raise the rent, lower it, or leave it the same. Some lease editions set a floor at the starting rent. Check the rent review clause in the lease for the home you are buying. Source: DHA

Does DHA pay a bond?
No. DHA does not pay a bond as tenant.

What about tax and depreciation?
Ask your accountant how the rent, the service fee and deductions apply to you.

05 HOW BUYING WORKS

Buying a DHA-leased home works like buying any tenanted home, with a few DHA steps.

1 **Read the info pack.**
It holds the Contract for Sale, the DHA lease and the Property Care Contract.

2 **Talk to your broker early.**
Tell them the home has a DHA lease. Some lenders ask for a consent to lease, which DHA reviews and signs.

3 **Book a private inspection.**
A Defence family lives in the home, so we inspect by appointment. Your time is not confirmed until we confirm it with the occupant.

4 **Get a building and pest inspection if you want one.**
We send any items to DHA. DHA decides which are its job and confirms those repairs in writing.

5 **Make your offer and exchange.**
The contract needs no special DHA conditions. The lease and Property Care Contract are attached to it.

6 **Settle.**
The seller tells DHA about the sale. After settlement your solicitor sends DHA the handover documents, and DHA sets you up as the new owner.

Source: DHA solicitor and conveyancer instructions

Why are inspections by appointment only?
DHA asks agents to respect the occupant's privacy and security. We agree each time with the occupant first.

When does my rent start?
DHA pays a month in advance and does not adjust rent at settlement. Your rent starts on the 1st of the month after settlement. Your solicitor adjusts rent with the seller in the usual way.

Do I get keys at settlement?
No. The occupant holds all the keys during the lease.

How do I manage the home after settlement?
DHA gives you an Online Services account. You see your rent statements and inspection reports there.

Will my name on the title matter?
Yes. The name you give DHA must match the title exactly, or your first rent payment can be delayed.

06 WHEN THE LEASE ENDS

What are my choices?
You have three. You can sign a new lease with DHA if DHA still needs the home. You can take the home back and move in or rent it privately. Or you can sell it. Source: DHA

Will DHA take a new lease?
Only if DHA still needs the home. It is not automatic, so do not rely on it.

When will I hear from DHA?
DHA's leasing team contacts owners 12 to 18 months before the lease ends.

How is the home handed back?
DHA books a handback inspection with you. The home is professionally cleaned and the appliances are in working order. Source: DHA

Will DHA repaint and replace the carpet?
It depends on your lease edition, the lease term and any body corporate. Check the lease-end clause for the home you are buying.

Can I sell before the lease ends?
Yes, at any time. The buyer takes over the lease, as you are doing now.

07 NEXT STEPS

1. **Ask us for the contract and the DHA lease for the home you like.**
2. **Check five things in that lease.**
   The end date, DHA's extension rights, the current rent, the next rent review, and the lease-end repairs.
3. **Book a private inspection with the agent on the listing.**
4. **Give the lease to your solicitor and your broker before you make an offer.**

QUESTIONS ABOUT A HOME?

02 6152 8374

Call Agent Team, or reply to the agent who sent you this guide.

QUESTIONS ABOUT DHA LEASES?

139 342

Call DHA, or visit dha.gov.au/investing.

Important information. This guide is general information only. It is based on what DHA published as at November 2026. It is not legal, financial or tax advice. DHA lease terms differ between lease editions and between homes. The DHA lease and Property Care Contract attached to the Contract for Sale set your rights and duties. Get your own legal and financial advice before you buy.
Agent Team Real Estate. Indyco Pty Ltd ABN 56 611 364 964 trading as Agent Team.