

1.06 Financial Assistance for Tenants

If you are a low income tenant you may be eligible for financial assistance to help meet the cost of renting. Below is an outline of the assistance which may be available to tenants

Bond Assistance Loan

The Department of Housing (DoH) offers bond assistance as an interest-free loan to help people obtain accommodation in the private rental market. If you plan to share accommodation, you can still receive a proportion of the bond loan.



Applicants must meet public housing income limits; have only limited cash assets, be 16 years or over and should not own any property or land.

The bond loan cannot be used for other expenses, and the rent cannot be more than 60 per cent of the household gross income. The bond must not have already been paid.

The loan is repaid in regular payments of at least \$15 per fortnight. You must repay DoH the entire loan even if the owner/agent for various reasons does not return the full bond to you at the end of the tenancy.

Applications for the Bond Assistance Loan can be made at any regional DoH office (see the DoH website at www.housing.wa.gov.au). You can call into any Department of Housing office (no appointment is necessary) and your application will be processed immediately. You will need to supply documents to show proof of your income and identity. If approved for bond assistance, DoH will confirm this immediately with your landlord and arrange for prompt payment.

The owner/agent is then required to lodge the bond in accordance with the *Residential Tenancies Act 1987 (WA)* - See chapter [2.09 The Security Bond](#) for more information on bond lodgement requirements.

If bond assistance is declined, you can ask for the decision to be reviewed.

If you haven't repaid your bond in full and you are ending your tenancy (moving out), the outstanding debt on your bond loan should be paid by the owner/agent direct to DoH. However, it is not uncommon for tenants who have had bond assistance loans in the past to discover that the previous owner/agent did not return the bond to DoH as agreed. In this case, you can either write to the owner/agent asking for the money to be returned or apply to Court for the return of the bond (see chapter [5.03 Applying to the Magistrates Court for a Bond Disposal Order](#)).

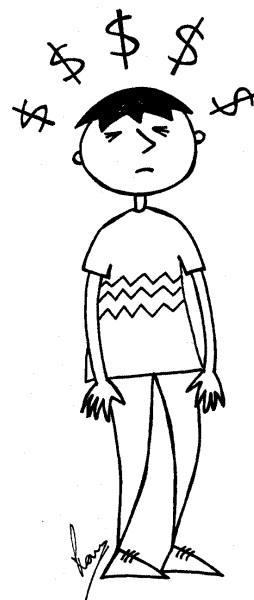
Private rental “ingoing fees”

The Department of Housing also provides assistance in certain circumstances with private rental “ingoing fees” such as rent in advance. Check at your nearest DoH office to see if you are eligible

Centrelink Rent Assistance

If you receive a Centrelink pension, benefit or allowance you may be eligible for rent assistance paid by Centrelink. Assistance is available for people paying:

- Rent on a private rental property;
- Rent in some community housing accommodation;
- Lodging or board;
- Nursing home fees;
- Maintenance or service fees for a unit in a retirement village if the "early contribution" paid to get the unit was below a certain amount;
- Site fees for a caravan, houseboat, mobile home or tent; and/or
- Mooring fees for a boat.



Rates and methods of payment vary according to the amount of rent paid and the type of payment you receive. Rent assistance is currently not available to DoH tenants.

Ring Centrelink on:

13 28 50 (if you receive an unemployment allowance)

13 61 50 (if you receive family assistance)

13 24 90 (if you are under 21 years of age)

For more information and to see whether you are eligible for rent assistance.

Financial Counselling Services

Having enough money to pay for the rent and everything else can be hard to do, especially if you are trying to manage on a small income. Financial counsellors provide information and support to people who are experiencing money difficulties. If you are having problems paying your rent, then financial counsellors may be able to help.

They can give free publications, advice and help with:

- The rules and laws relating to payment of debts and bills;
- Negotiating with creditors;
- Accessing any government assistance that you may be eligible for;
- Advising on some consumer problems;
- Household budgeting;
- Bankruptcy information;
- A referral to other organisations that may help.

Contact the Financial Counsellors Resource Project on (08) 9221 9411 to find out where your closest financial counsellor is located.

WA No Interest Loans Network (WA NILS)

WA NILS provides interest free loans to people on low incomes who need to purchase essential household appliances/whitegoods such as fridges, washing machines and beds. Loan amounts range from a minimum of \$200 to a maximum of \$1500. Loans are not provided for general expenses such as food or clothing or paying off other debts and unpaid bills.

Contact the WA NILS Network on 1300 365 301 or visit their website at www.wanils.asn.au to find out more information on how to apply for an interest free loan.

