



Information Guide & Checklist Rental Assistance Schemes

Background

With the rising cost-of-living pressures, rent assistance has increased dramatically as a form of support offered by Conferences to the people we assist. This is an understandable response to the current situation. A report released in November 2023 shows that rental affordability in Greater Sydney has reached its lowest point since 2017¹. On average, households in Greater Sydney spend approximately 29 per cent of their total income to rent at the median rental rate. However, for the lower-income households, this percentage significantly increases, making housing costs unaffordable to extremely unaffordable. Similarly, the average rental household in regional NSW would be paying 29 per cent of its total income if renting at the median rate. If this trend continues, the region will soon fall into the unaffordable housing category.

This intensified pressure has resulted in increased demand for Vinnies' support through Conferences. Our data for the financial year 2022-23 indicates a 20 per cent increase in individuals seeking accommodation assistance compared to the previous year. It is crucial that we meet this rising need, yet our financial resources are limited. Therefore, it is important to explore diverse avenues to provide the most suitable assistance to the people in need.

This document compiles information about rental assistance schemes provided by the Federal and New South Wales State Governments. Its primary objective is to provide a checklist and outline rental assistance options for individuals seeking rental assistance at your Conference.

When the people we assist require rental assistance, refer to the checklist and information below to identify the most suitable option. Given that many of these options offer short to medium term rental support, you might find that these options are the most effective actions instead of directly supporting their rent payments. Importantly, consider the first option of advocating for a sustainable payment option for the clients.

This will ensure Vinnies is supporting the clients in need of assistance in the most sustainable manner possible.

¹ Rental Affordability Index, November 2023, [chrome-extension://efaidnbmnnnibpcajpcglclefindmkaj/https://sgsep.com.au/assets/main/SGS-Economics-and-Planning_RAI2023-Website.pdf](https://efaidnbmnnnibpcajpcglclefindmkaj/https://sgsep.com.au/assets/main/SGS-Economics-and-Planning_RAI2023-Website.pdf)



To identify suitable rental assistance option, see the checklist below:

Is the client at imminent risk of becoming homeless or is currently homeless?	→	Contact real estate agent and advocate to get client into a suitable payment plan See the private rental assistance options below to identify a suitable option according to client's needs
Is the client experiencing homelessness or at risk? Have they contacted Link2Home?	→	If not, contact 1800 152 152 (24hrs)
Is the client aged 25 or under?	→	See 'Rent Choice Youth' option below
Is the client eligible for the No Interest Loans Scheme (NILS) program? This could reduce short/ medium term living expenses.	→	Contact Vinnies No Interest Loan Scheme team on 1800 484 664 or nils@vinnies.org.au for assistance
Does the client require support to access Centrelink to receive/ resume payments?	→	Call Centrelink multilingual phone service on 131 202 (Monday to Friday 8 am to 5 pm)
Are there any other local organisations/ services that provide brokerage support that may be able to assist? Have they been made aware of this case?	→	Contact relevant Department of Communities and Justice (DCJ) Housing offices. Contact details and operating hours available at https://www.facs.nsw.gov.au/housing/housing
Has the client considered the use of Centrepay?	→	See details at https://www.servicesaustralia.gov.au/centrepay
Has the client been referred to a local food pantry/ food relief service? This can help to lessen the budgetary burden of food costs.	→	Refer clients to internal food relief services, e.g. Vinnies Support Centres or Conferences, and external, e.g. Foodbank, Oz Harvest etc.

Eligibility for private rental assistance

Each private rental assistance option has different eligibility requirements. There are some exceptions, but generally the client must be an Australian citizen or permanent resident and a resident of New South Wales to be eligible.

Most options offer short-term assistance to clients who may:

- ✓ be having difficulty entering the private rental market
- ✓ have complex needs
- ✓ have low income
- ✓ be homeless or at risk of homelessness
- ✓ be experiencing a crisis



For clients who need support to set up a new private rental

Statement of Satisfactory Tenancy: Current or former public housing tenants wishing to start new private rental can request Department of Communities and Justice (DCJ) to provide a Statement of Satisfactory Tenancy. The Statement can be requested by completing the application for a [Statement of Satisfactory Tenancy form](#).

Private rental brokerage service: People who have a physical or mental illness, drug, or alcohol problems, a physical or intellectual disability or other complex needs may be eligible for this service. This service is available at the following DCJ Housing offices: Albury, Bathurst/Orange, Queanbeyan, Burwood, Sussex St, Central Coast, Fairfield, Bankstown, Blacktown, Campbelltown, Mount Druitt, Hurstville, Liverpool, Newcastle, Parramatta, Penrith, Wagga Wagga, Wollongong, Wyong. Please refer to the list of social housing contacts at <https://www.facs.nsw.gov.au/housing/housing> for contact details and office opening hours.

Rentstart Bond Loan: DCJ provides an interest free loan of up to 100% of rental bond to establish a tenancy in the private market. To be eligible for this scheme, the client must be eligible for social housing, have less than \$5000 in cash asset, be able to sustain a tenancy in private rental market, and rent for property is not more than 50 per cent of the household's total gross weekly income. For more information: <https://www.facs.nsw.gov.au/housing/factsheets/rentstart-bond-loan>

Advance Rent: This is available to Bond Loan clients who can demonstrate severe difficulty in meeting the establishment costs of a tenancy. Advance Rent is provided to the client as a grant and is not repaid to DCJ. For more information, <https://www.facs.nsw.gov.au/housing/policies/rentstart-assistance-policy#ecfrap>

Rentstart Move: This is a loan for tenants leaving public housing to help with the cost of moving. Under Rentstart Move, DCJ Housing may be able to assist the client with a loan of up to 100% of their rental bond, which is repayable to DCJ Housing. For more information, <https://www.facs.nsw.gov.au/housing/factsheets/rentstart-bond-loan>



For clients who need support to keep their current private rental

Tenancy Assistance: is for clients in a private rental property who are in rent and/or water arrears. Tenancy Assistance may be in the form of rent arrears, water arrears or a combination of both. The maximum amount of assistance cannot exceed the equivalent of four weeks rent. Tenancy Assistance is provided as a grant and is therefore not required to be repaid.

To apply, fill out an [application form](#) or call the Housing Contact Centre on 1800 422 322 between 9am and 5pm, Monday to Friday.

Rent Choice Assist: provides rent support to low-income households that have experienced a financial shock, such as loss of employment or illness, and need some assistance to either maintain their current tenancy or access affordable accommodation in the private rental market. It is being trialled in Blacktown, Campbelltown, Hurstville, and Newcastle/Lake Macquarie areas. To apply or learn more about this assistance call the Housing Contact Centre.

Blacktown Office	Ph: 02 9831 0866
Campbelltown Office	Ph: 02 4629 3222
Hurstville Office	Ph: 02 9585 7211
Newcastle/Lake Macquarie	Ph: 1300 305 667

Rent Choice Start Safely: provides short to medium-term private rental assistance for people escaping domestic and family violence. To access Rent Choice Start Safely, complete an [online application for housing assistance](#) or call the Housing Contact Centre on 1800 422 322 between 9am and 5pm, Monday to Friday.

Rent Choice Veterans: helps with rent payments for former members of the Australian Defence Force. For details, contact at Ph: 8088 0388 or 0417196263 or Email: info@rslifecare.org.au. You can also contact Link2Home Veterans Ex-Service on 1800 326 989.

Rent Choice Youth: for young people aged 16 to 24 years who don't have their own place to live. It assists to find a private rental, get approved for a lease, pay the rent for up to 3 years, and stay in a current rental if it is affordable and help is needed to pay the rent.

To access Rent Choice Youth the client must be case managed by a participating support agency. For information about contacting a support agency, <https://www.facs.nsw.gov.au/housing/factsheets/rent-choice-youth#supportprovider>

Private Rental Subsidy: provides medium-term accommodation before social housing becomes available.

For information about the above rental assistance, call your local public housing office (<https://www.facs.nsw.gov.au/housing/housing>) or Housing Contact Centre: 1800 422 322 between 9am and 5pm, Monday to Friday. To discuss more housing assistance options, visit your [local housing office](#).



Temporary accommodation: supplements Specialist Homelessness Services by providing accommodation in low-cost motels or caravan parks for clients who are homeless. The intention of Temporary Accommodation is to provide a bridge to give clients a chance to secure alternative accommodation, whether crisis accommodation or private rental. It is provided by DCJ and several participating community housing providers through Housing Pathways.

To apply, complete an [online application for housing assistance](#) or contact Housing Contact Centre: 1800 422 322 between 9am and 5pm, Monday to Friday.

Centrelink Rent Assistance: Clients receiving following payments and paying rent can get rent assistance:

- Age Pension, Carer Payment, or Disability Support Pension
- ABSTUDY Living Allowance, Austudy, or Youth Allowance
- Special Benefit
- Family Tax Benefit
- Parenting Payment
- Jobseeker Payment or Farm Household Allowance

For more information:

<https://www.servicesaustralia.gov.au/who-can-get-rent-assistance?context=22206>

No Interest Loans (NILS): NILS offers small, interest-free loans of up to \$2000 for low-income families and individuals across NSW. To be eligible for NILS, the clients must have a Health Care Card or Pension Card or earn less than \$57,000 per year after tax (\$75,000 for couples or people with dependents).

To apply, contact Vinnies No Interest Loan Scheme team on 1800 484 664 or nils@vinnies.org.au for assistance.