Rental bond help

What is rental bond help?

Rental bond help is interest-free financial help that covers up to 100% of your rental bond. Housing ACT offer to pay the rental bond of eligible people wanting to start a tenancy in the ACT private rental market. The bond amount is then repaid to Housing ACT in small instalments.

How does it work?

If you’re found eligible, Housing ACT will enter into a rental bond agreement with you. Under the agreement, we will pay your rental bond on your behalf. You then pay this amount back to Housing ACT in small instalments (weekly, fortnightly or monthly) over an agreed period, up to 2 years.

Am I eligible?

To be eligible for rental bond help, you need to:

- be at least 16 years of age
- enter into a tenancy agreement in the ACT (and intend to reside in that residence for the duration of your tenancy)
- earn less than the income threshold, and
- hold less than $10,000 in cash or savings for a single applicant, or $15,000 for joint applicants.

What is the income threshold?

The income threshold is reviewed every 6 months and updated on our website at https://www.communityservices.act.gov.au/hcs/policies/fact_sheets

As of 25 February 2020, the annual income threshold is:

- **$97,968 ($1,884 PER WEEK)** for a single applicant
- **$130,624 ($2,512 PER WEEK)** for joint applicants.

An additional allowance of up to **$10,400** per year (**$200 PER WEEK**) may be added to the income threshold for each dependent child living in your household.
How do I apply?

Applications can be submitted electronically at http://www.communityservices.act.gov.au/hcs/ and follow the links to the rental bond help program. Note: Our digital platform will only accept single applicants at this time.

Alternatively, you can provide your application in person to Gateway Services at Nature Conservation House, 153 Emu Bank, Belconnen.

Applications can be made by single, or joint (two) applicants if you’re in a couple. If you’re planning on living in a share house, we recommend that each person responsible for providing a rental bond submit a separate (single) application for their share of the rental bond.

What information do you need from me?

When you apply you will need to provide proof of your identity and income. In some circumstances, you might also be asked to provide evidence of your asset holdings. The application form has more information about the documents you need to provide.

I haven’t found a house yet. Can I still apply?

Yes. Once approved, your application remains valid for up to 6 months. If more than 6 months has passed before you find your new home, you will be asked to provide updated information to allow us to reassess your application.

What happens at the end of my tenancy?

Like any other rental bond, when your tenancy ends, your landlord still has the right to claim for things like property damage or unclaimed rent. Housing ACT are not a party to these claims. If you do not agree with any claims being made, we recommend you seek legal advice or speak to the Tenants’ Union ACT about what to do next.

Once this occurs, if you still owe money to Housing ACT under your rental bond agreement then your share of the rental bond will be paid to Housing ACT in order to pay your outstanding balance. The money that is left over will then be returned to you via electronic funds transfer.

If you have already repaid your bond amount in-full to Housing ACT, you will receive your bond back directly from the Rental Bond Office (after any claims made by your landlord have been processed).
Need help?

For help, or more information about the rental bond help program, please call 133 427.

Please call 131 450 if you need translating and interpreting services.

If you are deaf or hearing impaired and require the NATIONAL RELAY SERVICE, phone 133 677 THEN ASK FOR 133 427

If you have difficulty reading a standard printed document and would like to receive this publication in an alternative format – such as large print – please phone (02) 6205 0282.

You can also view more FREQUENTLY ASKED QUESTIONS about rental bond help on our website at http://www.communityservices.act.gov.au/hcs and follow the links to the rental bond help program.