

What happens if I find accommodation?

Once you have found accommodation you must have the landlord complete the Tenancy details form and return it to the Department of Communities. We will confirm all the details on the form with the landlord before approving your loan. Once approved, you will be required to sign the loan agreement and set up a payment arrangement. By signing the loan agreement you agree to the loan conditions, so it is important you read and understand these documents.

The bond and rent in advance payments will be sent directly to the landlord/bond administrator.

What happens if I don't find accommodation?

If you have not found accommodation within the 180 day period, you can renew the conditional approval. However, you will need to provide updated proof of income.

What if I sign a fixed term tenancy agreement?

When you sign a fixed term tenancy agreement with a private landlord or agent, you are responsible for the financial consequences if you break that agreement for any reason, including if you accept an offer for one of our properties. If you are on the public housing waiting list, contact your local Department of Communities office prior to signing the agreement to discuss your options.



The Housing Authority operates within the Department of Communities.

Translating and Interpreting Service (TIS) – Telephone: 13 14 50

If you are deaf, or have a hearing or speech impairment, contact us through the National Relay Service.

For more information visit [Communications.gov.au/accesshub/nrs](https://communications.gov.au/accesshub/nrs)

This publication is available in other formats that can be requested at any time.

Department of Communities offices*

Head office
5 Newman Court
Fremantle 6160
Tel: 1800 176 888

Metropolitan offices
Armadale
151 Jull Street
Armadale 6112
Tel: (08) 6215 1212

Cannington
17 Manning Road
Cannington 6107
Tel: (08) 6414 3111

Fremantle
42 Queen Street
Fremantle 6160
Tel: (08) 6414 3222

Joondalup
Unit 4, 7 Wise Street
Joondalup 6027
Tel: (08) 6215 1414

Kwinana
2 Stidworthy Way
Kwinana 6167
Tel: (08) 6277 3877

Mandurah
Unit 1, 17 Sholl Street
Mandurah 6210
Tel: (08) 6277 3883

Midland
21 Old Great
Northern Highway
Midland 6056
Tel: (08) 6277 4343

Mirrabooka
5 Milldale Way
Mirrabooka 6061
Tel: (08) 6414 3000

Perth City
605 Wellington Street
Perth 6000
Tel: (08) 6215 1500

Victoria Park
269 Albany Highway
Victoria Park 6100
Tel: (08) 6414 2115

Great Southern
Albany
131 Aberdeen Street
Albany 6330
Tel: (08) 6277 4177

Katanning
6 Daping Street
Katanning 6317
Tel: (08) 6277 4188

South West
Bunbury
22 Forrest Avenue
Bunbury 6230
Tel: (08) 6414 3204

Busselton
88 Kent Street
Busselton 6280
Tel: (08) 6277 3666

Manjimup
Unit 10,
30-32 Rose Street
Manjimup 6258
Tel: (08) 6277 5008

Goldfields
Esperance
86B Windich Street
Esperance 6450
Tel: (08) 6277 3844

Kalgoorlie
Unit 1-2,
84-96 Brookman Street
Kalgoorlie 6430
Tel: (08) 6277 5233

Mid West
Carnarvon
6 Robinson Street
Carnarvon 6701
Tel: (08) 6414 3312

Geraldton
201 Marine Terrace
Geraldton 6530
Tel: (08) 6414 3320

Meekatharra
31 Main Street
Meekatharra 6642
Tel: (08) 6277 3988

Pilbara
Karratha
The Quarter HQ
Level 2,
20 Sharpe Avenue
Karratha 6714
Tel: (08) 6414 3333

South Hedland
Cnr Brand and
Tonkin Streets
South Hedland 6722
Tel: (08) 6277 5044

West Kimberley
Broome
30 Frederick Street
Broome 6725
Tel: (08) 6277 3833

Derby
West Kimberley House
16-22 Loch Street
Derby 6728
Tel: (08) 6277 3880

East Kimberley
Halls Creek
14A Terone Street
Halls Creek 6770
Tel: (08) 6277 3811

Kununurra
16 Coolibah Drive
Kununurra 6743
Tel: (08) 6215 1501

Wheatbelt
Merredin
27 Mitchell Street
Merredin 6415
Tel: (08) 6414 2981

Narrogin
11-13 Park Street
Narrogin 6312
Tel: (08) 6414 2979

Northam
5 Elizabeth Place
Northam 6401
Tel: (08) 6414 3230

* For housing related matters

communities.wa.gov.au



Government of **Western Australia**
Department of **Communities**

Bond Assistance Loan Scheme



SD102 0623



What is bond assistance?

The Department of Communities offers an interest-free loan to help people obtain accommodation in the private rental market. This loan may cover all or part of the bond required by the landlord and up to two weeks' rent in advance.

Limits apply to the amount you can borrow. If you plan to share accommodation, the loan amount will be calculated on a pro-rata basis.

Alternatively, you may have already paid the bond and rent in advance to the landlord. In that case, we can refund this to you (up to the prescribed limit) but you must apply for a refund within eight weeks of making those payments and provide proof of payment.



Do I qualify?

To be eligible for a bond assistance loan you:

- must be a signatory to the loan
- must be 16 years or older
- must be an Australian or New Zealand citizen or permanent resident
- must meet our income limits (for more information visit our website or contact your nearest Department of Communities office)
- may have savings of up to:
 - \$5,000 for singles
 - \$10,000 for singles with dependents
 - \$10,000 for couples with or without dependents.

You may not be eligible for bond assistance if:

- your income source is not received in Western Australia
- you own property or land (in certain crisis situations, we may grant an exemption)
- you have outstanding debts with us and no repayment plan in place
- the rent exceeds 60% of the gross income of the household
- the bond was paid more than eight weeks ago
- you are a boarder or a lodger.



How do I apply?

To apply for a bond assistance loan, visit your local Department of Communities office. You:

- do not need to make an appointment
- must establish your identity and that of any household member(s)
- must show proof of income such as recent payslips from your employer – 12 consecutive weeks' worth is required:
 - Centrelink clients can authorise us to obtain their income details by completing an Income Confirmation Scheme consent form or by supplying a Centrelink income statement no more than four weeks old
 - wage/salary earners and those who are self-employed will also be asked to provide evidence of their cash assets by presenting an up-to-date statement from a bank or other financial institution and/or evidence from a registered accountant.

What is a conditional approval?

If you meet the eligibility criteria we will give you a letter confirming our conditional approval for a bond assistance loan. This means that you have been approved subject to final verification. The conditional approval is valid for 180 days.

