



Government of **Western Australia**
Housing Authority

HOUSING AUTHORITY

BOND ASSISTANCE

LOAN POLICY

(PRIVATE RENTAL HOUSING ASSISTANCE)

April 2018

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BOND ASSISTANCE LOAN POLICY (PRIVATE RENTAL HOUSING ASSISTANCE)

PREAMBLE

The Bond Assistance Loan (BAL) scheme assists people who are homeless or likely to become homeless, have limited finances or those moving out of public housing, in securing private rental accommodation with the support of a loan. Under the scheme, applicants can apply for a loan to assist in paying the applicable bond and/or rent in advance charges for private rental accommodation.

POLICY

GUIDELINES

ELIGIBILITY FOR A BOND ASSISTANCE LOAN

1. To be eligible for a Bond Assistance Loan the applicant must sign a prescribed Residential Tenancy Agreement for the property to which the Bond Assistance Loan applies.

1.1 If an applicant is not a signatory to a Residential Tenancy Agreement (Form 1AA) they are not legally bound to provide a residential bond and therefore should not require bond assistance.

Previous Housing Authority Tenants

2. Tenants who are in the process of vacating their Housing Authority property will be eligible to apply for a Bond Assistance Loan.

2.1 Refer to Area Manager, Manager Client Services, Manager Housing Services or Regional Manager if the tenant is vacating following eviction action.

Age Eligibility

3. Assistance will be provided to persons from 16 years of age.

3.1 Applicants must have a verifiable income.

3.2 16 and 17 year olds are legally responsible for any Bond Assistance Loan debts incurred.

3.3 Assistance will be provided to person/s aged 15 years, provided they are in receipt of Youth Allowance (away from home rate) and have external support mechanisms to assist before and during the tenancy (to be verified by the Support Worker in writing). Bond Assistance will only be provided as a last resort where no other options are available and the decision to assist will be at the discretion of the Area Manager, Manager Client Services or Manager Housing Services.

BOND ASSISTANCE LOAN POLICY (PRIVATE RENTAL HOUSING ASSISTANCE)

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GUIDELINES

Income Eligibility

4. To be eligible for a Bond Assistance Loan, the combined gross (before tax) assessable weekly income of all applicants must be below the following limits:

Income Limits*				
Household Type	Metro & Country	People with a Disability	Northwest and Remote	People with a Disability in Northwest and Remote
1 person	\$ 673	\$ 840	\$ 950	\$ 1 190
2 persons – 2 individuals (single or partnered)	\$ 962	\$ 1 200	\$ 1 350	\$ 1 690
2 persons – 1 adult plus 1 dependant	\$ 1 153	\$ 1 440	\$ 1 620	\$ 2 020
3 persons	\$ 1 153	\$ 1 440	\$ 1 620	\$ 2 020
4 persons	\$ 1 153	\$ 1 440	\$ 1 620	\$ 2 020
5 persons	\$ 1 311	\$ 1 640	\$ 1 835	\$ 2 290
6 persons	\$ 1 463	\$ 1 830	\$ 2 050	\$ 2 560
* Gross (before tax) Assessable Weekly Income Limits				

5. Applicants must have an income source received in Western Australia.

- 5.1 Recipients of Centrelink benefits must be registered with a Western Australian Centrelink office.
- 5.2 Applicants who are working must earn their wage or salary in Western Australia.
- 5.3 An applicant in receipt of an overseas pension will need to prove permanent residency status and provide written evidence of his/her pension and the amount.

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6. All income is to be verified in writing.

GUIDELINES

- 5.4 Applicants' income must be within current income eligibility limits for Bond Assistance Loan at the time of application (see s4 Income Limit chart).
- 5.5 The incomes of all applicants in the household are taken into consideration. To determine income counted when assessing eligibility refer to s2 and 3 of the Eligibility Relating to the Income of Applicants in the Rental Policy Manual.
- 5.6 A self-employed applicant must have a business registered in Western Australia, provide their taxation return for the previous financial year, and provide company books to verify average weekly earnings for at least a three month period. These applicants will be assessed at their taxable income or the equivalent award, whichever is the greater.
- 5.7 Information on award rates can be obtained from Department of Commerce.
- 6.1 Applicants receiving a Centrelink benefit or payment must supply a Statement of Benefit from Centrelink that is not more than four weeks' old.
- 6.2 For those applicants who have recently applied for a Centrelink benefit or payment, the Housing Authority reserves the right to request a Statement of Benefit. Evidence of a claim for a benefit is not sufficient.
- 6.3 Applicants receiving a wage or salary must provide current wage or salary slips detailing income for the last three months.

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Cash Assets

7. Cash limits:

- Singles without dependants - \$2 500
- Singles with dependants - \$5 000
- Couples with or without dependants - \$5 000

Property

8. An applicant is not to own or be part owner of property or land.

GUIDELINES

- 6.4 Applicants who are unable to provide wage or salary slips must have their employer complete the Employer Income Verification Statement, detailing their income for the last three months.
- 6.5 Documentary proof of the value of cash assets includes a Centrelink Income Statement no more than four weeks old, an up-to-date statement from a bank or other financial institution and/or evidence from a registered accountant.
- 7.1 Cash assets refer to the financial investments of an applicant and any income derived from them and includes:
- deposits in a bank, credit union, building society, savings/cheque account, cash, term deposit and shares
 - friendly society and insurance bonds, managed investments such as loans, debentures, unlisted equity and property trusts.
- 7.2 Cash assets do not include an applicant's car, antique furniture, stamp collection or life insurance policies.
- 7.3 Superannuation and annuities that are not accessible are not assessed, but any annual income/return/dividend received is assessed as part of the income assessment process.
- 8.1 Applicants may retain ownership of property where there are special needs such as family separation, family and domestic violence.
- 8.2 Discretion may be exercised in all cases where difficulties exist concerning the prompt sale of an asset, or where there will be limited personal equity in the asset.

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Citizenship and Residency Status

9. Applicants must hold Australian citizenship or have permanent residency status and have a residential and postal address in Western Australia to be eligible for a Bond Assistance Loan.

Applicants Currently Living Interstate and Abroad

10. Applicants living in other states of Australia or in countries outside Australia will not be eligible to make applications for assistance, regardless of any future intention to live in Western Australia.

GUIDELINES

8.3 Discretion may also be exercised in the following cases:

- An applicant, who is moving due to employment and applying to reside in an area remote from their present accommodation, may retain ownership of residential property where that employment is for 12 months or less.
- If an applicant must reside elsewhere due to access requirements caused by a sudden disability, the property ownership is not a barrier to obtaining a Bond Loan. However, the property must be sold within a reasonable time.
- Consideration can be given in special circumstances to applicants who own a single block of residential land of little value and no prospect of building on it in order to house themselves.

Note: All of the above must be verified by the provision of relevant documentation and referred to the Area Manager, Manager Client Services or Manager Housing Services.

9.1 Only applicants with visa types that provide permanent residency status are eligible for a Bond Assistance Loan. Applicants with visas allowing temporary residency will not be eligible for a Bond Assistance Loan.

9.2 Sponsored migrants or migrants with assurances of support will not be eligible even if in receipt of an income or Centrelink payment.

9.3 New Zealand citizens holding a temporary or permanent visa are eligible for a Bond Assistance Loan subject to meeting all other eligibility criteria.

10.1 Bond Assistance Loan applications made in states other than Western Australia will not be transferable.

BOND ASSISTANCE LOAN POLICY (PRIVATE RENTAL HOUSING ASSISTANCE)

POLICY

PROOF OF IDENTITY (POI)

11. Applicants and Joint Applicants for Housing Authority assistance are responsible for establishing their identity in order to qualify for assistance.

Aboriginal and Torres Strait Islander Applicants

12. Where possible, Aboriginal or Torres Strait Islander applicants are to provide the same proof of identity as other applicants.

GUIDELINES

11.1 Applicants must supply documents or information from different sources. The only acceptable combinations are:

- One Category A document plus one document (excluding Category D) which, in combination, confirm name and address;
- One Category A document and a Centrelink or Veteran's Affairs verification of income document which, in combination, confirm name and address;
- At least three Category B or C documents which, in combination, confirm name and address.

11.2 The address shown on any document must be identical to the address shown on the application form and other Category A documents.

12.1 Aboriginal or Torres Strait Islander applicants unable to provide documents listed in Category A, B and C are able to provide:

- A reference from a recognised Aboriginal or Torres Strait Islander organisation; or
- A letter from any reputable person e.g. a doctor or elder who is able to confirm identity.

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Proof of Identity for Applicants Born Overseas

13. Applicants may submit documents from and in the language of their country of birth, only if documents in languages other than English are translated by a recognised translator service at the applicant's cost before submitting.

Identity Not Established

14. Applicants unable to establish their identity to the Housing Authority's satisfaction and whose application has been rejected will have their proof of identity documents and application assessed by Tier One of the Housing Authority's Housing Appeals Mechanism, who will determine the acceptability of proof of identity documentation.

Proof of Identity Documentation

Category A

Documents in this category are regarded as sound because of the difficulty in obtaining them and because they are less likely to be stolen or illegally obtained.

- Australian passport (current)
- Certificate of Australian Citizenship
- Citizenship papers
- Overseas passport (current) stamped for entry to Australia
- Original Australian birth certificate for applicant or applicant's children
- Australian birth extract for applicant or applicant's children

GUIDELINES

13.1 These are unacceptable unless accompanied by an original passport or other official document, detailing name at entry and resident status in Australia.

14.1 **As a matter of urgency** Bond Assistance Loan applicants, who are unable to raise the required number of combination of identity documents, will have their documents and circumstances examined by the Area Manager, Manager Client Services or Manager Housing Services.

14.2 Applicants must be advised of their right to appeal any adverse decision made by the Housing Authority regarding their bond application.

- Document of identity issued by Department of Foreign Affairs and Trade
- Current Western Australian Working with Children card
- Child or partner's original death certificate issued by a government department which shows the applicant's name
- Australian Armed Services discharge documents
- Previous Housing Authority record of application if POI was satisfactory and if claimant can confirm details held on these records. The signature on the claim form must match the signature on any previous file papers.

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Category B

These are acceptable documents either because of their personal nature or because of the time they need to be held.

- Original Australian Marriage Certificate issued by a government department
- Apprenticeship indenture papers
- Tradesperson's Certificate of Proficiency
- Nurse's Registration Board documents
- Divorce Order
- Taxation assessment notice
- Life Insurance policies
- Change of Name Certificate (via the Registry of Births, Deaths and Marriages) more than twelve months old
- Legal documents such as Restraining Order, Peace Order, adoption papers, maintenance agreement, attested Will, Power of Attorney and document of appointment as a JP

Category C

These documents are similar to Category B documents. The difference is that these are only acceptable with qualifications. This category of document should be treated with caution and dealt with in accordance with instructions.

- Prisoner Discharge Certificate (offered on release)
- Hire Purchase agreement, if authenticity is validated
- Letter from a government department, provided address on the letter matches address on the application
- Current medical contributions book that is more than 12 months old.
- Motoring organisation membership document that is more than 12 months old, as long as address matches that on the application
- Bankbook, Credit Union or Building Society accounts showing transactions for at least 12 months
- Overseas documents if they are offered with a passport stamped for entry to Australia
- Motor Vehicle Registration papers, showing a cash register imprint as long as they show the same address as that on the application
- Motor Vehicle driver's licence, learner's permit, provisional licence or Department of Transport photo card as long as they show the same address as that on the application
- Insurance renewal documents as long as they show the same address as that on the application
- Change of Name Certificate, which is less than 12 months old, if offered in conjunction with other, documents showing new name for more than 12 months. This must be accompanied by documents showing that the client was using the new name before changing it legally
- Legal documents such as: Summons, Bail papers or Traffic Infringement notice, if offered with Motor Vehicle Registration papers
- Electricity, phone or gas account if address matches claim and there is a cash register imprint.

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Category D

Category D documents are those which are NOT ACCEPTABLE to the Housing Authority under any circumstances. They are not acceptable because they have no intrinsic value, are usually cheap to obtain and invariably have little or no control at the point of issue.

- Group Certificates are unacceptable unless all of the checks at Category C are carried out
- Marriage Certificate issued by a Church or non-government body.
- Employer ID card
- Student card
- Electricity, phone or gas account, if address does not match claim and the account has no cash register imprint
- Baptismal certificate
- Bankbook, Credit Union, Building Society accounts less than 12 months old
- Credit card
- Automatic bank teller card
- Library card
- Medicare card
- Union card
- Shooter's/Fishing Licence
- Video club membership
- Sporting awards
- Social club membership
- Youth Hostel card
- Hospital outpatients' card
- Airline ticket.

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ASSISTANCE

Levels of Assistance

15. The Housing Authority will determine the maximum level of Bond Assistance Loan provided to an applicant based on specific assessment criteria.

15.1 The levels for payment of Bond Assistance Loan are as follows:

Household Type	Maximum Level of Assistance
Single – up to	\$1 080
Two single adults or parent/couple & 1 child – up to	\$1 080
Three single adults or parent/couple & 2 children – up to or, two single adults & 1 child – up to	\$1 080 \$1 080
Parent/Couple & 3 children – up to or, two single adults & 2 children – up to	\$1 280 \$1 280
Parent/couple & 4 or more children – up to or, two single adults & 3 or more children – up to	\$1 380 \$1 380

15.2 The maximum amount of assistance, or the equivalent of four weeks rent for the rental accommodation, is made payable to the landlord/agent.

15.3 If less than the maximum amount of assistance or the equivalent of four weeks' rent is required, this amount will be paid to the landlord/agent.

15.4 Ingoing cost of an additional two weeks' rent in advance can also be lent to the bond applicant.

15.5 The above limits shall be increased for remote and northwest areas by 40%.

15.6 The applicant will receive a proportion of the maximum level of assistance where not everyone who has signed the Residential Tenancy Agreement is eligible or has applied for assistance.

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GUIDELINES

Conditions of Assistance

16. Applicants receiving a Bond Assistance Loan must enter into an arrangement to repay the loan at the time of loan approval.

Further Assistance

17. Any Bond Assistance Loan recipient defaulting repayments while in occupation or after vacation may be refused all further assistance until arrears are cleared.

18. Applicants for further Bond Assistance with no current debt but a history of default with a previous Bond Assistance Loan may be refused further assistance.

15.7 Where only a portion of the maximum level of assistance is to be provided, each person who has signed the Residential Tenancy Agreement is to be apportioned an equal share of the total Bond and Rent in Advance loan that would be payable if all persons were eligible or had applied.

15.8 A Bond Assistance Loan will only be provided where the rent payable for the private rental is 60% or less of the gross income of the household.

15.9 Applicants referred by the Housing Pathways Unit are exempt from these limits.

16.1 Repayment installments will be negotiated at time of loan approval with a minimum repayment of \$25 per fortnight.

16.2 Where there is a proven difficulty for the applicant in paying this amount, the repayment amount may be reduced to an amount no lower than \$15 per fortnight. Management approval is required.

18.1 This will not apply to other types of assistance, such as public housing or home ownership.

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19. Any Bond Assistance Loan recipient in repayment default that has a current application for rental assistance may have their application withdrawn and may need to reapply for rental assistance.
20. Bond Assistance Loan approval is subject to repayment of any outstanding debts to the Housing Authority. Where applicable a Bond Assistance Loan applicant may have an outstanding bond debt consolidated with a new Bond Loan.

GUIDELINES

- 19.1 This will only apply to wait turn applications (see Eligibility Policy in the Rental Policy Manual).
- 19.2 A wait turn application will be withdrawn if arrears are not cleared within 14 days.
- 19.3 The rental application may be reinstated on request from the applicant, after the arrears have been cleared.
- 20.1 Further assistance where applicants have a previous debt will be considered provided the applicant makes an arrangement to repay the debt/s.
- 20.2 The total debt owed to the Housing Authority must be considered. Where the total debt of an individual applicant (applying alone or with others) exceeds \$5 000 the Area Manager, Manager Client Services or Manager Housing Services must approve any new Bond Assistance Loan.
- 20.3 Where the private landlord is terminating a tenancy for which a customer has an existing bond and they have maintained their repayment agreement, they may make further application for another bond. A new arrangement can be accepted or an existing arrangement may continue at the discretion of the Housing Authority.
- 20.4 Application for further assistance where a customer has not maintained their repayment arrangements will be at the discretion of the Housing Authority. Discretionary approval will be given for further assistance where there are genuine hardship factors, such as homelessness, domestic violence, and family separation. However, the applicant will be required to enter into an affordable arrangement to clear the debt.

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Overpaid Debts

21. Where a vacated account has a credit balance, all other accounts should be checked for an outstanding debt, and the credit transferred to reduce or clear the debt prior to any balance being returned to the customer.

GUIDELINES

- 20.5 The Area Manager, Manager Client Services, Manager Housing Services or Regional Manager may approve further assistance.
- 20.6 When vacating a private rental property where the Housing Authority has provided Bond Assistance, the balance of the Bond Loan must be requested to the landlord/authorised agent.
- 20.7 When a client has entered into a repayment plan for an amalgamated bond debt with the Housing Authority, the repayment rate is set at \$40 per fortnight.
- 20.8 In cases of hardship where the client is unable to pay this amount, an alternative repayment arrangement can be entered into where the minimum repayment is \$25 per fortnight for a limited period of three months after which it may be extended.
- 20.9 Applicants who are bankrupt can be considered for further assistance once the bankruptcy is verified.
- 20.10 Further assistance may be granted at the discretion of the Area Manager, Manager Client Services, Manager Housing Services, Regional Manager or via the Housing Authority Appeals Mechanism with regard to the applicant's previous history.
- 21.1 A current Bond Assistance Loan, even if the installments are up to date, is defined as a loan debt. The credit balance from any other vacated account should be transferred to the current bond to reduce the outstanding bond amount.

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Bankruptcy

22. Where a Bond Assistance Loan customer applies for bankruptcy before vacating the property for which the loan was advanced, action to recover the loan is to cease.

Bond Reimbursement

23. The Housing Authority will reimburse a pre-paid bond and the two weeks' rent in advance up to eight weeks after the tenant/bond applicant has paid it to the landlord.

Ancillary Dwellings (Granny Flats)

24. Occupants of ancillary dwellings who have signed a prescribed Residential Tenancy Agreement and meet all eligibility requirements are entitled to a Bond Assistance Loan.

Caravans/Park Homes

25. Applications for Bond Assistance Loan will be considered for a caravan or park home only where the landlord (owner) or authorised agent agrees to lodge the bond with the Bond Administrator.

Rooming Houses, Boarding Houses, Shared Accommodation, Subletting A Room Or A Part Of A Property

26. Boarders, lodgers and others who occupy rooming houses, boarding houses and shared accommodation or who sublet a room or a part of a property are not eligible for a Bond Assistance Loan.

GUIDELINES

23.1 The bond applicant must produce written evidence, such as the Residential Tenancy Agreement and the receipt from the landlord of the bond payment to verify that the bond payment and/or two weeks' rent in advance have been paid.

25.1 Agreement from the landlord to lodge the bond with the Bond Administrator must be received in writing.

26.1 *The Residential Tenancies Act 1987* is not applicable to boarders and lodgers and they cannot be a party to a prescribed Residential Tenancy Agreement.

26.2 Major educational institutions include Training and Further Education (TAFE) and universities. The Bond Assistance Coordinator can provide further guidance if required.

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Student Accommodation

27. A Bond Assistance Loan is available only where a major educational institution is the landlord or residential tenancy agreement, as per the *Residential Tenancies Act 1987*, is signed.

Discretionary Authority Of Manager

28. The Bond Assistance Coordinator has authority to vary any decisions made in relation to Bond Assistance.

Housing Authority Appeals Mechanism

29. Applicants declined for Bond Assistance Loan can lodge an appeal through the Housing Authority Appeals Mechanism.

GUIDELINES

27.1 See Discretionary Decision Making Policy.

28.1 See Housing Authority Appeals Mechanism.

28.2 If an applicant appeals directly to the Minister, then an appeal by the Housing Authority Appeals Mechanism cannot be heard.

DOCUMENT HISTORY

For further information contact:

Owner: Operational Policy Unit
 Division: Service Delivery Central
 Telephone: (08) 9222 4666
 Email: GeneralEnquiries@housing.wa.gov.au

Date	Reason	File Ref No	Author	Date loaded on Internet
April 2018	Section 11. has been amended in relation to Proof of Identity (POI) to remove the requirement to provide proof of identity for partners and dependents. Section 11.3 has been removed in its entirety.	18/D256758	David Fitzgerald	27 April 2018
March 2018	Section 24, Ancillary Dwellings (Granny Flats) has been inserted. Occupants of ancillary dwellings who meet eligibility criteria are entitled to Bond Assistance Loans.	18/D345025	Kieran Vanpraag	March 2018
July 2017	Section 25, Applicants for Community Housing Accommodation Options, has been removed. A decision to provide BAL for clients of some Housing Authority funded programs and not others is not equitable to applicants.	17/D1009851	Liz Harrison	July 2017
May 2017	Section 26 has been amended to clarify that boarders and lodgers are not eligible for bond assistance.	17/D702507	Gillian Campbell – A/Senior Policy and Practice Officer	May 2017
February 2017	Identification Documents Category B list updated. Change of Name Certificates issued by Registry of Births, Deaths and Marriages.	17/D163561	Krystal Pastina – A/Policy and Practice Officer	February 2017
November 2016	The Eligibility Relating to the Proof of Identity of an Applicant policy has been amended to accept current original birth certificates or extracts, original death certificates and Western Australian Working with Children Cards. The requirement that original Australian Birth Certificates must have been issued more than five years ago to be accepted as Primary/Category A POI is now obsolete.	16/D1751518	Olivia McBride – A/Policy and Practice Officer	November 2016
November 2016	Section 6 has had the word “registered” inserted before “accountant” in relation to documentary proof of cash assets.	16/D1656100	Gillian Campbell – A/Senior Policy and Practice Officer	November 2016
September 2016	Income Limits table (section 4) amended to clarify that lower income limits for 2 persons applies to 2 individuals (single or partnered) and higher income limit for 2 persons applies to 1 adult plus 1 dependant.	16/D1392004	Nhi Nguyen – A/Policy and Practice Support Officer	September 2016

September 2016	Sections 6 and 7 have been amended to align with the Eligibility Relating to the Income of Applicants procedures in relation to acceptable documentary proof of cash assets. ATM slips have been removed as an option.	16/D1385230	Gillian Campbell – A/Senior Policy and Practice Officer	September 2016
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Date	Reason	File Ref No	Author	Date loaded on Internet
August 2016	Amendments made to enable the Manager Client Services, Manager Housing Services and Area Managers to approve a new Bond Assistance Loan where the total debt of an individual applicant (applying alone or with others) exceeds \$5,000.	16/D1226387	Olivia McBride – A/Aboriginal Policy and Practice Officer	August 2016
August 2016	All references to the Bond Assistance Coordinator have been removed as decisions are to be made by managers in the regions.	16/D1226387	Olivia McBride – A/Aboriginal Policy and Practice Officer	August 2016
May 2016	All reference to obsolete role “Manager Housing Transitions” removed. Section 15.7 Inserted “Rent in Advance”. Section 20.2 Clarified that the total debt relates to an individual applicant and not an application.	16/D879791	Deb Campbell – Bond Assistance Coordinator	May 2016
May 2016	Owner and contact details updated to meet auditing requirements. Minor grammatical amendments for accuracy and clarity.	15/D1519883 15/D1519906	Nhi Nguyen – A/Policy and Practice Support Officer	May 2016
August 2015	Department of Housing updated to Housing Authority due to name standardisation (legal name).	15/D972729	Nhi Nguyen – A/Policy and Practice Support Officer	August 2015
August 2015	Section 7 amended to clarify the eligibility in relation to couples and cash assets.	15/D972539	Nhi Nguyen – A/Policy and Practice Support Officer	August 2015
April 2015	Section 9 updated to clarify eligibility of New Zealand citizens for Bond Assistance Loan.	15/D0437162	Nana Asomani-Poku – Policy and Practice Officer	April 2015
January 2015	Minor Policy amendments in response to Habitat system processes.	15/D0146240	Emily Robinson – Policy and Practice Officer	February 2015
January 2015	Policy amended to clarify the requirement for applicants to sign the tenancy agreement.	15/D0146240	Emily Robinson – Policy and Practice Officer	February 2015

DOCUMENT HISTORY

Date	Reason	File Ref No	Author	Date loaded on Internet
January 2015	Policy has been amended and reordered in line with outcomes of the Cyclical Policy Review.	2014/00308	Emily Robinson – Policy and Practice Officer	February 2015
January 2015	Document history changed to descending order (recent policy updates/changes listed first).	NA	Emily Robinson – Policy and Practice Officer	
July 2014	The proof of identity (POI) eligibility criteria policy has been amended to include the new Department of Transport photo card as an acceptable proof of identity document.	14/D702498	John Barclay – Senior Policy and Practice Officer	July 2014
March 2014	The proof of identity list has been amended, learner's permit and provisional licence have moved from category D Not Acceptable to category C Acceptable.	14/D275820	Chanmali Alexander-Nee Policy and Practice Support Officer	March 2014
July 2013	The lodgment of the bond process has been amended to reflect the changes to the Residential Tenancies Act.	2013/D348212	Emily Robinson, A/Senior Policy and Practice Officer	July 2013
April 2011	Pages 27, 28 and 29 renumbered to 26, 27 and 28. Change reflected in contents page.	11/D247971	Emily Robinson, Policy and Practice Officer	
April 2011	Removed Citizenship Residency Status Eligibility Criteria Policy 3. " People without Citizenship or Residency Status People without Citizenship or Residency status may make application for assistance and accrue time on the waiting list, provided that the time it takes to determine their status or end their period of support does not exceed the waiting time for their most preferred choices. However, they will not be allocated accommodation until their status has been determined and they become Australian citizens or permanent residents." And 3.1 – 3.5. Content related to public housing eligibility not Bond Assistance and duplicated in the Renal Policy Manual.	11/D247971	Emily Robinson, Policy and Practice Officer	

DOCUMENT HISTORY

Date	Reason	File Ref No	Author	Date loaded on Internet
July 2010	Remove Policy 17 'The Department reserves the right to list any Bond Assistance loan recipient in default, to a credit reference agency, in accordance with the provisions of the Commonwealth Privacy Act, 1988 as amended 2001'. Practice ceased. Renumbered subsequent Policy numbers.	10/D1120024 2010/21351/3	Recommended by Anne McCrudden Manager Bonds. Updated by Kylie George A/Business Solutions Manager.	July 2010
July 2010	Add 1.1 reduced repayments for 3 months due to hardship.	10/D1081045 2010/21351/3	Kylie George – A/Business Solutions Manager	July 2010
July 2010	Issue number column removed. Confirmed as a previous requirement for storing information on disks by Kathy Bell. Not required now.		Kylie George – A/Business Solutions Manager	July 2010
July 2010	Remove Policy 17 'The Department reserves the right to list any Bond Assistance loan recipient in default, to a credit reference agency, in accordance with the provisions of the Commonwealth Privacy Act, 1988 as amended 2001'. Practice ceased. Renumbered subsequent Policy numbers.	10/D1120024 2010/21351/3	Recommended by Anne McCrudden Manager Bonds. Updated by Kylie George A/Business Solutions Manager.	July 2010
July 2010	Add 1.1 reduced repayments for 3 months due to hardship.	10/D1081045 2010/21351/3	Kylie George – A/Business Solutions Manager	July 2010
July 2010	Issue number column removed. Confirmed as a previous requirement for storing information on disks by Kathy Bell. Not required now.		Kylie George – A/Business Solutions Manager	July 2010
June 2010	Removed Housing Appeals Mechanism, Discretionary Decision Making Policy and Privacy, Confidentiality and Duty of Care Policy. Policies now sit independently to maintain version control and easier accessibility.	10/D1078572 2010/21351	Kylie George – A/Business Solutions Manager	June 2010

DOCUMENT HISTORY

Date	Reason	File Ref No	Author	Date loaded on Internet
June 2010	Renumbered policy 22 to 23 (Discretionary Powers of Management) due to duplication.	10/D1078572 2010/21351	Kylie George – A/Business Solutions Manager	June 2010
March 2009	Change of minimum repayment amounts of \$15 per fortnight to \$25 per fortnight.	2007/016221	Anne McCrudden, Manager Bonds and Homelessness Strategies	June 2009
February 2009	Housing transition from DHW to The Department of Housing. Change to documents.		John Warner, Coordinator Bonds	February 2009
April 2007	Update format, Remove requirement for valid offer of public housing prior to approving a BAL and Remove restriction on tenants applying for BAL for 3 months after vacating public housing.	2006/39438	Anne McCrudden, Manager Bond Assistance	April 2007
July 2006	Align income eligibility to Rental Policy Manual, where appropriate.	2006/16997	Michelle Higgins, Policy Officer	August 2006
October 2005	Increased Bond Loan Amounts.		Michelle Draper A/Policy Officer	November 2005
March 2004	Applicants for Community Housing Accommodation Options Funded by The Department S7.		Kathy Bell Policy Officer	July 2004
July 2004	Previous Department Tenants S5.		Kathy Bell Policy Officer	July 2004
July 2004	Assets S11 and 112.		Kathy Bell Policy officer	July 2004
July 2003	Conditions of Assistance s16.		Kathy Bell Policy Officer	July 2003
July 2003	Subletting a room S27.		Kathy Bell Policy Officer	July 2003
April 2003	Bond Assistance S13.1, 13.2, 13.3		Kathy Bell Policy officer	June 2003
February 2002	Level of assistance s14.1		Kathy Bell Rental Policy Officer	February 2002
February 2002	Bond Assistance S13.5,27, 28 & 29		Kathy Bell Rental Policy Officer	February 2002
January 2002	NEW document.		Kathy Bell Rental Policy Officer	February 2002