

Tenancy Information Pack

Specialist Homelessness Service (SHS)



3 Jacaranda Ave, Raymond Terrace NSW 2324

Monday to Thursday from 9am - 4.30pm

Phone: 4987 1331



Welcome to Port Stephens Family and Neighbourhood Services (PSFaNS)

Anyone can experience hard times and at PSFaNS we are here to help. At our Neighbourhood Centre in Jacaranda Avenue we provide financial assistance, information and referrals to a range of local programs and services.

Emergency Relief Funds (ERF) - if you are struggling financially we may be able to provide assistance with grocery or fuel vouchers up to 3 times in a financial year. We can also refer you to other services that can help.

Energy Accounts Payment Assistance (EAPA) - If you are experiencing a change in circumstances or short-term financial stress, we can provide vouchers to help with your electricity, gas or Telstra phone bills; or with your water rates if you own your own home.

These forms of assistance can be accessed twice each in a financial year (eligibility conditions apply).

Appointments for assistance are available Monday to Thursday and can only be made on the day. If you would like an appointment for assistance, please call the office from 9am.

Appointments are limited so it is best to call early.

Other services available include: Oz Harvest and food hampers, Headspace, Lifeline Counsellor, Financial counselling, Domestic Violence Counsellor from Hunter Women's Centre & Tax help

Call the office on 4987 1331 for more information

If you are homeless, at risk of homelessness or experiencing problems with housing, our Early Intervention and Homelessness Program can assist you support and housing options.

The Deck is our youth centre and is located at 1a Kangaroo Street, Raymond Terrace. It is a safe space for 12-18 year olds to drop in and hang out on Wednesday afternoons from 3.30pm to 6.30pm.

Youth Focused Mondays runs at the Deck , a one stop shop for young people aged 15—24 years to access a range of services—drop in any Monday from 10am to 4pm.

3 Jacaranda Ave, Raymond Terrace

Phone: 4987 1331

Monday to Thursday 9am - 4.30pm



Services Available at PSFaNS

PSFaNS offers a variety of programs across four centres in the Port Stephens area. These include:

Jacaranda Avenue - 3 Jacaranda Ave, Raymond Terrace NSW 2324 Ph: 4987 1331

- Specialist Homelessness Services (SHS) team
 - ERF and EAPA
 - Lifeline counsellor
- Domestic Violence counselling (Hunter Women's Centre)
 - Financial counselling
 - Oz Harvest and food hampers
- Work and Development Orders (WDO)
 - Hearspace Extra

Phillip Street - 3-5 Phillip St, Raymond Terrace NSW 2324 Ph: 4987 4674

- Staying Home Leaving Violence Team
 - Women Speak DV group
 - Aboriginal Programs - HIPPY
 - Early Childhood Services
 - Child, Youth and Family Team
- Parenting Programs – Tuning in to Kids, Tuning in to Teens, Circle of Security etc
 - Art Therapy
 - Psychology
- Work and Development Orders (WDO)

The Deck - 1a Kangaroo St, Raymond Terrace NSW 2324 Ph: 4987 6204

- Youth Focused Mondays (YFM)
 - Rent It Keep It
 - I Respect – across high schools
- Youth drop in centre (Wednesday afternoons)

Mallabula Hall - Lemon Tree Passage Road, Mallabula NSW 2319 Ph: 4984 5298

- Tilligerry legends after school group
 - Parent Group
 - Habitat Kids club

Please see our website (www.psfans.org.au) for further information regarding groups and programs offered at PSFaNS.



Are you homeless or at risk of homelessness?

Call **Link2home** on **1800 152 152** for emergency accommodation and support services

Available 24 hours a day, 7 days a week, every day of the year.

If you are experiencing domestic violence and are in need of support or accommodation please call the **Domestic Violence Line**
1800 656 463 (24/7)

For general enquiries about housing between the hours of 9am and 5pm Monday to Friday:

Hume Housing (02) 9722 4300

DCJ Housing 1800 422 322

If you reside in a social housing property:

Call DCJ Housing on 1800 422 322 for repairs and maintenance.

If you need support with this you can speak with your Neighbourhood Officer at Hume Housing on (02) 9722 4300. Alternatively, you can find information at

<https://www.facs.nsw.gov.au/housing/living/maintenance/erepair>

For ongoing case management support and assistance in relation to homelessness or risk of homelessness, contact **PSFaNS** Raymond Terrace on **(02) 4987 1331** (Monday - Friday 9am to 5pm)

IN AN EMERGENCY PHONE **000**

What is Temporary Accommodation (TA)?

In the Port Stephens area, TA is provided through Hume Housing and supplements SHSs (Specialist Homelessness Services) in providing short-term accommodation for clients to act as a 'bridge' by which clients may have secure accommodation while more permanent housing arrangements can be made.

Step 1

Call Link2home: 1800 152 152 to see if you are eligible

If you are eligible, you will be provided with accommodation for a limited number of nights.

Step 2

To get your TA extended OR to get TA again in the future, you will need to phone Hume Housing on 02 9722 4300 for Port Stephens/Maitland areas.

Hume Housing will ask you to provide supporting documentation (ID, proof of income, 4 weeks of bank transactions) and to keep a rental diary. Just remember to ONLY put down houses you have actually handed in applications for.

Step 3

Keep ALL receipts e.g. food, travel, any accommodation you have paid for (helps to show Hume Housing why you may not be able to pay for further accommodation)

If you need more TA you will need to call Hume Housing on 9722 4300.

ADIS (Drug & Alcohol Support)	1300 660 059	ADIS provides 24-hour, 7 day a week telephone counselling, support, referrals and information for those affected by alcohol or other drugs and those who are concerned about their family or friends. ADIS is a free service which is available to all residents of NSW.
After hours GP helpline	1800 022 222	Registered nurses will talk to you about your symptoms. After hours, they may offer you a call back or a video call from a GP who can provide advice.
1800RESPECT	1800 737 732	Available 24/7 - sexual assault, family and domestic violence counselling service for anyone in Australia who has experienced, or is at risk of, family and domestic violence or sexual assault.
Beyond Blue	1300 22 46 36 beyondblue.org.au	Web and phone-based service with trusted sources of information and support on suicide prevention, we provide information to people at risk of suicide or who have attempted to take their life.
Child Protection Helpline	13 21 11	If you think a child or young person is at risk of harm from abuse or neglect, contact the Child Protection Helpline.
Domestic Violence Crisis Line	1800 656 463	Available 24/7, the Domestic Violence Line is a NSW telephone crisis counselling and referral service for women and persons who identify as female. The Domestic Violence Line can help you talk to the police and get legal help, get hospital care and family support services, obtain an apprehended violence order (AVO), develop a safety plan for you and your children, find emergency accommodation for you and your children.
Headspace	1800 650 890 Newcastle- 4929 4201 Maitland- 4931 1000	Free online and telephone service for young people aged 12 to 25 and their families Headspace Extra- face to face appointments available at PSFaNS.
Hoarding and Squalor	1800 225 474 hsru.com.au	Support for people living with situations of hoarding and squalor.
Hume Housing	9722 4300	Social Housing Provider (Offices in Maitland and Raymond Terrace) Applications; Maintenance; General Enquiries; Temporary Accommodation; Housing Products offered.
Hunter Primary Care	4925 2259	Psychosocial Support Service.
Hunter Women's Centre	4968 2511	DV Counselling and group programs/workshops.
Interrelate Newcastle	1300 473 528 or 4016 0550	Counselling, family support, family mediation and dispute resolution, education and programs.

Family Referral Service	1300 006 480	Family Referral Services (FRS) are intended to assist children, young people, and families who do not meet the statutory threshold for child protection intervention, but would benefit from accessing specific services to address current problems, prevent escalation, and foster a protective and nurturing environment.
Financial Counselling Hunter Valley Project	4933 8999	Appointments are available at PSFaNS (3 Jacaranda Avenue)
Kids Helpline	1800 55 1800 kidshelpline.com.au	Phone and online counselling service for young people (5-12 and 13-25) – available 24/7. Ready to talk about anything. Services also include web chats and email. Lots of web-based information can be found at www.kidshelpline.com.au
Legal Aid NSW	1300 888 529	If you need legal assistance call the free legal help line LawAccess NSW for information about your legal problem and contact details for services that might be able to assist you or you can search for a Legal Aid NSW advice service near you.
Lifeline	13 11 14	Telephone helpline (24/7) – immediate support to anyone in crisis or if you are thinking about suicide.
Lifeline Text Service	0477 13 11 14	6pm to midnight
Link 2 Home	1800 551 800	Information and Telephone referral service for people who are homeless or at risk of becoming homeless. Info at www.facs.nsw.gov.au/housing
Men's Referral Service	1300 766 491	Monday to Friday: 8am – 9pm, weekends: 9am – 5pm
Mensline	1300 789 978	Telephone and online counselling (24/7) Referral service
National Disability Insurance Scheme	1800 800 110 NDIS.gov.au	Disability support and information.
NILS (No Interest Loan Scheme Hunter)	4987 7660	The No Interest Loan Scheme is an alternative line of credit for individuals and families on low income. NILS provides small loans with no fees, interest or charges.
Northern Settlement Services 8 Chaucer St, Hamilton	4969 3399	Assistance for those from culturally & linguistically diverse backgrounds. Support for Aged Care, Settlements, Multicultural Family Support. EAPA Tax Help and Family Counselling (Newcastle and Lake Macquarie).

NSW Mental Health Line	1800 011 511	Telephone service operating 24/7 across NSW. If you or someone you know needs help, the Mental Health Line offers professional help and advice inclusive of referrals.
NSW Service 1/1 Jacaranda Avenue, Raymond Terrace	137 788 service.nsw.gov.au	Births, relationships and deaths; Boating Fishing and Outdoors; Driving & Transport; Housing and Property; Legal and Police Services; Health and Kids (active Kids vouchers); Concessions, rebates and assistance; Justice of the Peace.
Police Assistance Line 24/7	13 14 44	If you are a victim of a crime, other than life threatening or time critical emergency situations, you should contact the PAL which allows you to report crime over the phone.
Port Stephens Family and Neighbourhood Services	4987 1331 (Jacaranda Ave) 4987 4674 (Phillip St)	Housing Support; Domestic & Family Violence; Early Intervention & Homelessness; Aboriginal Programs; Food Assistance/Emergency Relief; Financial Assistance; Neighbourhood Drop In; Parenting Programs; Playgroups; Services for Youth; Young Parent Programs; Case Management; Counselling options; Referrals (for e.g. Centrelink and legal); Work Development Orders.
Relationships Australia	1300 364 277	Counselling, mediation, family and community support and education programs.
Salvos Assistance Line	1300 371 288	Call the emergency relief team, pre-approved help package.
SANE Australia	1800 187 263	Information about mental illness, treatments, where to go for support and help carers.
St Vincent de Paul	4961 6885	
Suicide Call Back Service 24/7	1300 659 467	Immediate support to anyone feeling suicidal. Ongoing support – up to 6 telephone counselling sessions. Online counselling.
Tomaree Neighbourhood Centre (Salamander Bay)	4984 6220	NILS, Crisis Support, Financial Counselling, Justice of the Peace.
Victims Services	1800 633 063	Support for victims of DV and crime (compensation and counselling).
Yacaaba Centre 29 Donald St, Nelson Bay	4984 2176	Counselling and Referrals (Material aid and frozen meals).



Counselling



Lifeline Counselling

Face-to-face appointments available at 3 Jacaranda Avenue, Raymond Terrace

Contact Lifeline Newcastle Office on 4940 2000 to make an appointment



Financial Counselling – Hunter Valley Project Inc

Contact 4933 8999 to make an appointment



Hunter Women's Centre

Domestic Violence Counselling - Call 4968 2511

Appointments every second Thursday at 3 Jacaranda Avenue, Raymond Terrace



Headspace

Call 4929 4201

Headspace Extra

Face-to-face appointments available at 3 Jacaranda Avenue, Raymond Terrace

Call 4929 4201 and talk to Marie (Support Co-ordinator) or intake team



Yacaaba Centre

Counselling, information and referrals available
29 Donald Street, Nelson Bay

Call 4984 2176

Email: contact@yacaabacentre.com.au

If you have any questions about the services we provide at Jacaranda Avenue,
please call 4987 1331

Housing

Hume Housing

Ph: 9722 4300

Local Community Housing Provider for Maitland and Port Stephens

Office addresses: 46 William Street, Raymond Terrace & 464 High Street, Maitland

Contact for advice and information in regards to your NSW Housing Applications, Rent Choice Products, Repairs and Maintenance, rent payments, Housing Transfers, Temporary accommodation and other products

Housing NSW

Ph: 1300 305 667

Housing Contact Centre: 1800 422 322

For assistance with: Private rental assistance and subsidies, temporary accommodation, supported and crisis accommodation, affordable housing, community and social housing

Applying for housing

Documents required: 2 forms of ID, most recent Centrelink Income Statement and/or payslips, a print out of your bank account transactions going back 4 weeks

Over the phone: Call the Housing Contact Centre (DCJ Housing) on 1800 422 322
or apply online <https://www.facs.nsw.gov.au/housing/help/applying-assistance/assistance>

Note: You can also apply for housing via the My Housing App





Homelessness support in other areas

Jenny's Place – Newcastle

Women's domestic violence and homelessness support

Ph: 49278529

Matthew Talbot Centre - Newcastle

Supports men and men with children who are homeless or at risk of

Homelessness in the Newcastle and Lake Macquarie areas.

Ph: 4961 1411

www.vinnies.org.au

NOVA for Women and Children - Lake Macquarie and Western Suburbs of Newcastle

Support for women who are homeless or at risk of homelessness. Support to maintain safe accommodation

Ph: 4023 5620

Carrie's Place - Maitland

Domestic violence and homelessness support for women

Ph: 4934 2585 (9:30am - 4:00pm)

After hours: 4933 1960

Upper Hunter Homelessness Support

Provide support to people experiencing homelessness or at risk of becoming homeless including • short and medium term housing • assistance to find long term housing • support and advocacy to maintain current tenancy • education and information • referrals and personal/living skills • household management

Ph: 6542 5051

intake@uwhsos.org.au





Accommodation options

Our Backyard- Car to Home Project

Our Backyard provides up to 30 nights free support. Access to WIFI, hot shower, bathroom, washing machine & dryer, kitchen, and referral to other services including financial counselling. A safer place to sleep at night in a registered motor vehicle.

www.ourbackyard.info

Allira House

Ph: 4970 5373

www.allirahouse.com.au

Provides respite accommodation for women & children escaping domestic violence & homelessness. We also assisted them with finding medical, housing & legal help as well as schooling for the children.

Sanctuary Place Living

Ph: 0426 506 561

sanctuaryplace.com.au

Supported Share House Accommodation



Places that offer weekly rates

Port Stephens area

Pacific Gardens Caravan Park (Cabins) - Heatherbrae	4987 2224
Tomago Village Caravan Park	4964 8066
Williamstown Leisure Village Application required and current wait list	0477 550 800
Australian Motorhome Tourist Park (before Karuah) 4406 Pacific Highway, Twelve Mile Creek Must submit an application for approval	4987 0171
Link Motel – Fern Bay	4928 2366
Pine Trees – Anna Bay	4981 9890
Peninsula – Nelson Bay (off peak season)	4981 3666
Oaks Nelson Bay Lure Suites (off peak)	4980 4888

Newcastle area

Newcastle Affordable Housing (Aaron Buuman) – men only	0411 248 934
Adamstown Motel	0466 354 560
The Monastery Mayfield (many properties – minimum 3 months)	0420 721 247
Lakeside Realty Westend Hotel Hunter Street, Newcastle	4945 4599 or 0431 623 356
Backpackers	4969 3436

Maitland area

Caledonian Hotel	4933 6360
The Metropolitan Hotel	4933 5255
Belmore Hotel	4933 6351
Family Hotel (approx. \$75.00 a night - no weekly rate)	4020 1210
Centennial House (Boarding)	0498 658 299
Coach Stop Caravan Park	4933 2950
Queens Arm's Motel - men only	4934 5097

Cessnock / Kurri Kurri

Hunter Valley Motel, Cessnock	4990 1722
Aussie Rest Motel Cessnock	4991 4197
Chelmsford Hotel, Kurri Kurri	4937 1064



How to apply for social housing

Online:

Use the link <https://www.facs.nsw.gov.au/housing/help/applying-assistance/assistance>

By phone:

Call the Housing Contact Centre (DCJ Housing) on 1800 422 322 between 9am–5pm OR
Have your Medicare, Drivers Licence and Centrelink details with you when you call

Call Port Stephens Family and Neighbourhood Services (PSFaNS) on 4987 1331 if you require assistance to apply for social housing and/or other housing products

Note: When applying for social housing you will need to provide ID, 4 weeks of most recent bank transactions from all of your bank accounts, Payslips/Centrelink Income Statement (other support documentation may be requested).

Eligibility:

- be an Australian citizen or a permanent resident
- live in New South Wales (NSW)
- have a household income within the income eligibility limits
- not own any assets or property that you could live in
- be able to sustain a tenancy, without support or with appropriate support in place
- in general, be at least 18 years of age.

You will also need to be able to prove your identity and, if you have any debts with a social housing provider from a previous tenancy, you must be making regular repayments.

For further information regarding eligibility:

<https://www.facs.nsw.gov.au/housing/policies/eligibility-social-housing-policy>



How to apply for social housing FAQs

Can I get social housing if I have savings?

These households will remain on the NSW Housing Register as long as they continue to meet the current or previous income limits. The first \$5000 of each adult household member's total amount of savings and financial assets is exempt from assessment for social housing income eligibility.

<https://www.facs.nsw.gov.au/housing/help/eligibility/social-housing>

Can I get social housing if I work?

Participating social housing providers will assess eligibility and priority for clients seeking social housing. To be eligible for social housing, clients must: be a citizen or have permanent residency in Australia, and. be resident in New South Wales (NSW).

Refer to website or call Hume Housing on 9722 4300 or DCJ Housing on 1800 422 322

What are the waiting times for Social Housing?

This is an estimate only - please check website on link below

Raymond Terrace (Allocation Zone NN09) as of 9/11/20 as per DCJ website

Studio up to a 3 bedroom property

4 + bedroom property 2 – 5 years

Port Stephens (Allocation Zone NN08) as of 9/11/20 as per DCJ website

Studio/1 bedroom 10 + years

2 bedroom / 3 bedroom 10 + years

4 + bedroom property 5 - 10 years

Check online for current estimated wait times.

<https://www.facs.nsw.gov.au/housing/help/applying-assistance/expected-waiting-times>



What is priority housing?

Eligibility for priority housing assistance is strict and there are specific requirements to meet for consideration. Requirements include:

Unstable housing circumstances

Homelessness or imminent homelessness

- Living in crisis or emergency accommodation
- Living with family or friends who are unable to provide longer-term accommodation.
- Living apart from immediate family members because of a lack of appropriate housing alternatives
- Needs safe and stable accommodation to have a child returned from out-of-home care, or to help prevent children from entering out-of-home care

At risk factors - situations where personal safety may be at risk, including:

- Domestic or family violence
- Sexual assault
- Child abuse or neglect
- Threatening behaviour by one or more household members against another occupant.
- Torture or trauma

Existing accommodation is inappropriate for basic housing requirements

Housing providers will consider this factor where a client's current living conditions are extremely unsatisfactory due to:

- Severe overcrowding (An adult or couple share a bedroom with a person aged over three years, more than three children share a bedroom, more than two unrelated adults share a bedroom)
- Substandard property conditions (extreme damp, dangerous or unhealthy conditions).
- Lack of essential facilities (water, electricity, bathroom, kitchen)
- Needs safe and stable accommodation to have a child returned from out-of-home care, or to help prevent children from entering out-of-home care
- Severe and ongoing medical condition
- Disability



What is priority housing? (continued)

Stolen Generations Survivors and Clients who have experienced institutional child sexual abuse

To be eligible for priority housing assistance as a Stolen Generations Survivor, applicants are required to:

1. Be eligible for social housing, and
2. Be a Stolen Generations Survivor, and
3. Be unable to resolve their housing need themselves in the private rental market.

To be eligible for priority housing assistance on the basis of institutional child sexual abuse, applicants are required to:

1. Be eligible for social housing, and
2. Have a successful application to the National Redress Scheme, or have received a civil compensation payment in relation to institutional child sexual abuse, and
3. Be unable to resolve their housing need themselves in the private rental market.

Required documentation for applications, programs and services

Port Stephens & Family Neighbourhood Services	<p>ERF (Emergency Relief Funding) – Centrelink Income Statement</p> <p>EAPA (Energy Account Payment Assistance) – Most recent electricity bill – NOT a reminder or notice</p>
<p>Housing NSW Application</p> <p>Also referred to as:</p> <ul style="list-style-type: none"> • AHA • DCJ Housing Application • Housing Pathways 	<ul style="list-style-type: none"> • Housing Application & Social Housing Supplement Form • HNSW consent form if wanting a service to communicate with Hume Housing on your behalf • 2 forms of ID • Last 4 weeks of banking transactions • Most recent payslips and or Centrelink Income Statement • Evidence Requirements Information Sheet - other forms and documents which may be necessary to process the Housing NSW Application. These documents may include a support letter from support provider, Medical Assessment Form, Independent Living Skills Form or other form depending on your circumstances
Real Estate Application	<ul style="list-style-type: none"> • Cover Letter • 100 points of ID • Last 4 weeks banking transactions (usually if receiving Centrelink payments) check with R/E • Most recent Centrelink Income Statement • Past Rental Ledger • Any written references • Completed application form

Required documentation for applications, programs and services (continued)

NILS loan application	<ul style="list-style-type: none"> • Centrelink Concession Card • Identification • Centrelink income statement or payslip • Rent Ledger or council and water rates bill • Last 4 weeks banking transactions • 2 quotes of desired item • OPTIONAL: Financial Counsellor Report • Centrelink Consent to set up Centrepay repayment
Tenancy Assistance with Hume Housing (Rental Arrears)	<ul style="list-style-type: none"> • NEW Housing Application • Letter of termination • Letter from Real Estate confirming to sustain tenancy if rent arrears is paid • Housing Stat Dec explaining current circumstances • Last 4 weeks banking transactions • Most recent Centrelink Income Statement or payslips • 2 Forms of ID
Rent Choice Start Safely	<ul style="list-style-type: none"> • NSW Housing Application • Rent Choice Application and Hume Housing Referral form • Evidence of Domestic Violence e.g. copy of AVO or event numbers and Support Letter from DV service (Ideally AVO, event numbers and a support letter) • Last 4 weeks of banking transactions • Current Centrelink Income Statement or payslips • 2 Forms of ID

Required documentation for applications, programs and services (continued)

Rent Choice Assist	<ul style="list-style-type: none"> • Evidence of financial hardship e.g. Termination of employment, Support Letter from Service provider, Medical Assessment Form. • Rent Choice Application & Hume Referral Form • Last 4 weeks banking transactions • Last Centrelink Income Statement or payslip • 2 Forms of ID • Tenant Ledger • Tenant Lease • Employment History
Bond Extra (previously Tenancy Guarantee)	<ul style="list-style-type: none"> • Copy of Rental Diary • NSW Housing Application • Housing Pathways Bond Extra Supplement Form • ID • Last 4 weeks bank transactions • Payslips
Bond Loan	<ul style="list-style-type: none"> • ID • Proof of income • Last 4 weeks banking transactions (statement) • Proof of assets (if applicable) • Hume Rent Choice Loan Application • Can apply online also • https://www.facs.nsw.gov.au/housing/help/applying-assistance/rentstart-bond-loan-application • Or https://www.service.nsw.gov.au/transaction/apply-rentstart-bond-loan • PHONE • Call 1800 422 322 Option 2 then Option 1 to complete over the phone

Required documentation for applications, programs and services (continued)

Priority Housing Status	<ul style="list-style-type: none"> • If changing status to Priority from an existing LIVE application complete a NSW Change of Circumstances Form. If it is a new application, complete as per usual with social housing subsidy form and below support docs. • Support Letter and supporting documentation as to why client should be considered for Priority Housing • Copy of Rental Diary (If Applicable) • Medical assessment form (If Applicable) • Independent Living Skills Form (If Applicable)
Work Development Order (WDO)	<ul style="list-style-type: none"> • ID • Centrelink Income Statement or Payslips (Current to last 4 weeks) • Current Centrelink Income Statement • PSFaNS WDO Info Required Form 152 • Copy of Enforcement Order (If possible)

Types of housing

Community housing

- Information on how to apply for social housing (public and community housing) is available on the Housing Pathways website or call Hume Housing on 02 9722 4300
- If you wish to apply only for housing with a community housing provider you will need to specify this on your application.
- For tenancy information call the Tenants Union of NSW advice line on 1800 251 101; or go to Fair Trading NSW.

Affordable housing (not social housing)

- Affordable housing is not social housing and is available to broader range of household incomes. Households on higher incomes than those eligible for social housing can be eligible for affordable housing.
- Information on what is affordable housing
<https://www.facs.nsw.gov.au/housing/help/ways/renting-affordable-housing>
Or Call Hume Housing to discuss options on 9722 4300

Aboriginal housing

- For information on housing for Aboriginal people go to the Aboriginal Housing Office (AHO) website or call the AHO head office on 8836 9444.
- If you have a complaint the Aboriginal Housing Office call the Housing Appeals Committee on 1800 629 794. For information for Aboriginal renters go to the Tenants NSW website where you can find your local Aboriginal Tenants Advice and Advocacy Service. You can all call the Tenants Advice line on 1800 251 101.

Applying for a private rental



1. Identify the size, location and cost of the property you require.

- a. Consider specific needs for – e.g. pets, transport, schools, bedrooms, wardrobes
- b. Your rental weekly affordability is usually 25-30% of your fortnightly income (check with the real estate), plus any rent assistance you may receive from Centrelink (see Rental Affordability Table attached).

Many real estates will not consider your application should the weekly rent be higher than 25 to 30% of your weekly income. DCJ OR A HOUSING PROVIDER WILL STATE YOUR AFFORDABILITY IS 50% OF YOUR INCOME - NOT REAL ESTATE AGENTS.

2. Perform a rental search online or drop in to real estate agents to find suitable properties and register for house inspections you wish to view.

- a. Useful real estate websites include: realestate.com.au or domain.com.au
- b. Gumtree private rentals or Facebook Marketplace - N.B. there are scammers active on these sites. Please be cautious and make sure the owner lodges your bond and that you obtain all rent receipts as you are often required in these circumstances to pay cash. We recommend you request a signed lease. Any further questions call Newcastle Tenancy Advocacy on 4969 7666 or refer to below website re bond.

<https://www.fairtrading.nsw.gov.au/housing-and-property/renting/rental-bonds-online/for-tenants>

Real Estates in Raymond Terrace

- LJ Hooker
- Dowling Real Estate
- Ray White
- Steve Bates

Real Estates in Medowie

- Curtis & Blair
- Dowling Property

Real Estates in Tilligerry

- Tilligerry Real Estate
- Portside Real Estate
- Coastal Real Estate

Real Estates in Nelson Bay

- Nelson Bay Real Estate
- LJ Hooker
- Century 21
- O'Meara Property
- Ron Wilcock
- Real Estate Friend
- First National

Applying for a private rental (continued)



3. Prepare a rental application package with copies of all your supporting documents including as many of the following as possible.

- a. 100 points of ID – e.g. drivers licence, passport, Medicare card, Centrelink card, ATM card, utility bill.
- b. Proof of income – Latest Centrelink income statement or at least two most recent employee payslips (check with real estate).
- c. Bank balance or usually 4 weeks of past transactions from day of application when you are receiving Centrelink payments (real estate agents may look at what you spend your money towards and budgeting capacity).
- d. Any rental references you may have
- e. If possible, a rental ledger showing rent payments that you have paid in previous tenancies.
- f. Any supporting documents you may have for e.g. housing NSW or letter from employee
- g. A cover letter is recommended which introduces yourself/family to the owner. The owner is seeking a tenant whom will be responsible, pay rent on time and look after their property with minimal dramas. Writing an effective cover letter for rental application is all about convincing the property manager that you're the most responsible choice for the property (hard luck stories are not recommended). Write professionally – but not overly formally – and rely on your past experiences and achievements to speak for you. Attach references from past landlords or your boss if possible. E.g. I love gardening; I am a very clean & tidy person; we are a quiet family; My pet is quiet and well behaved, he sleeps outside.

Applying for a private rental (continued)



4. Complete a rental application to add with your supporting documents (as above).

An application can usually be printed from the real estate's website so that you can take your time fill it out before the inspection. If you cannot print one from the internet you can fill one out at the inspection or call into the real estate prior to obtain an application. Good idea to meet with the real estate and build a relationship with the property manager. In COVID times perhaps call the real estate and ask if your application can be used for other properties which come available to save rewriting applications. Complete the form properly and do not leave out any questions.

Real Estates don't have time to chase applicants when forms are not completed properly particularly during this current time. The Port Stephens/Hunter region is currently in a housing crisis (October 2020) and there may be many applicants.

TIP: Make a copy/photo of an application that you complete and use the copy (or photo) to assist with completing other applications. Many real estate agents accept online applications through 1 Form. You can set up your profile with 1 Form also to make applying quicker and easier.

<https://1form.com/au/tenant/application>

5. Attend a rental inspection and submit your rental application package to the agent at the inspection (if not already submitted).

- a. Dress for the inspection as if you are attending a job interview- first impressions are important!
- b. Try to make sure children are well behaved if they must attend with you.
- c. Speak to the agent at the inspection – introduce yourself and let them know what you like about the property – be friendly.

6. Don't be discouraged if you are not approved. Keep trying as if each time was the first

Request feedback from the real estates about what may improve your applications. We are in a housing crisis at this time (2020) and the rental market is not easy. Phone the real estate a day or two after each inspection and ask how your application is progressing and whether there is anything else you can provide.

Note: Record any inspection you attend in your rental diary. This proves to the housing provider (Hume Housing or DCJ Housing) that you are proactive seeking private rentals. The service provider does check with the real estate. Should you wish to apply for Priority Social Housing or Bond Extra it's important to use the rental diary as proof of unsuccessful applications for rental properties.

Hints and tips for gaining a rental property

- ✓ Make sure you turn up to the inspection on time, dress neatly and appropriately (like you would for a job interview).
- ✓ Make a good first impression. Smile, greet the real estate agent and speak politely. This may set you apart from other applicants.
- ✓ Don't forget that most people will check out your Facebook or other social media, so make sure there isn't anything on there you wouldn't want them to see.
- ✓ Treat the property with respect when looking through. Don't slam doors or push anything with your feet.
- ✓ Hand in a neat application. If it gets grubby or ripped ask for another application to fill out.
- ✓ Complete all of the forms and make sure you let the people you are putting down as references know they may get a call. Make sure they will give you a good reference first!
- ✓ Make sure you provide everything they are asking for. All Real Estates/landlords will ask you for:
 - ID
 - Current Income statements or pay slips
 - Current bank statements
- ✓ If you have any bills like electricity/phone/water that have been paid on time put them with your application to prove you have paid on time- do not include anything that is owing or overdue.
- ✓ Be honest. If you have had trouble in the past with a Real Estate or are on TICA, this new Real Estate will find out so it's best coming from you; this way it will give you a chance to explain your side of story



Cover Letter Template

Example 1

(Date)

(Landlord or Property Manager Name)

(Address)

(City, State Zip)

Dear (Name of landlord or property manager),

My name is (Your name) and I am interested in renting the apartment/house you have available at (Property name or address). I am a single mother with three children Abbey, Jack and Jane.

I currently live at (Your current address) and have lived there for (XX) years. I am looking for a new place to live because (reason for moving: closer to home, closer to family, downsizing, etc.).

While my current weekly income for the family is \$X,XXX. I have been approved for rent assistance through DCJ Housing. (Add in any other subsidies you are eligible for if applicable). For example, I have been approved for Start Safely Rent Choice and eligible to pay 25% of the rent subsidised up to three years.

I will pay (XX percent) of my weekly income toward rent, enabling me to make rent, in full, each week/fortnight with no problem. (Program name e.g. Rent Start pays the remainder of my rent each month). Or you can write that you will Centrepay rent and all utilities as I am guaranteed a payment of \$XXX per fortnight through Centrelink.

I believe I would be a great choice as a tenant I am employed at (Your employer) and have been working there for (XX) years or I have an excellent rental history and or references. In my free time, I (list some interests here and other things about yourself). For instance: volunteer at specific organisations, enjoy gardening, hiking and baking. I am honest and have treated rental properties as if they were my own. This property is within my budget and close to family and friends.

I am quiet and friendly, a good neighbour who always pays bills on time. Attached you will find my rental ledger, along with references from my previous landlord/neighbours /co-workers If you have any questions, please don't hesitate to call or e-mail me at (Your phone number) or (Email address). If applying with a pet write about the pet inclusive of good behaviour / lives in backyard.

Thank you very much for considering my rental application. I look forward to hearing from you.

Yours sincerely

(Signature)

(Printed name)



Cover Letter Template

Example 2

Insert Date Here

RE: Cover letter Rental Application for Insert your name.

To Whom It May Concern,

Hello, my name is [YOUR NAME] and I am writing as I wish to apply for the following rental property. I have three children, my son who is 14 years old, my daughter who is 9 and my youngest son who is 7. They attend [YOUR TOWN] Public School and [YOUR TOWN] High School. As they love their school and their friends I am hoping to find a rental in [YOUR AREA] so they can continue to attend their schools.

I am currently renting a property through [REAL ESTATE NAME] and my lease is coming to an end. I have always kept my rent in advance and the property and yards to a high standard. I have always had excellent feedback from any inspections of the property. I pay my rent through Centrepay and I am willing to pay my rent in a new property through Centrepay or direct debit.

We are a quiet living family and we are hoping for a long term rental and will look after your home with great care and respect.

I am looking forward to hearing from you. If you have any questions please call me on [CONTACT NUMBER].

Warm regards,

[Signature]

Insert Your Name

Insert Your Telephone Number

Insert Your Email Address



Cover Letter Example for your pet

Insert Date Here

RE: Cover letter for [insert your name]'s pet [insert type of pet], named [insert name of pet]

To Whom It May Concern,

I have attached this cover letter to assist you learn more about my pet [insert type of pet, insert name of pet].

[Insert a description of your pet including breed, age, and temperament, if they are an inside or an outside pet, whether they have lived at a rented property with you before without issues, if they are de-sexed and microchipped mention it here also].

I am aware that I will need to:

Tidy up after [insert pet's name] including all waste

Ensure there is no excessive noise as a result of [insert pet's name]

Keep [insert pet's name] outside in the garden [If applicable].

See attached a recent photo of [insert pet's name - include a photo of your pet if possible]. I am looking for a stable tenancy for me [or my family] including my beloved pet [insert pet's name], I hope you consider us.

I am looking forward to hearing from you. Should you have any questions please call me on [insert contact number].

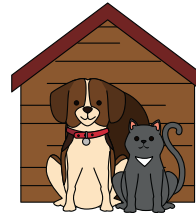
Yours sincerely,

[Signature]

[insert your name]

[insert your telephone number]

[insert your email address]



Pets

Pet Emergency Services

Ph: 9782 4408

Email: livingruff@rspcansw.org.au

Community outreach services for homeless pets and their people to help them remain together while they get back on their feet, and to be as healthy and happy as they can be. This includes distributing food for pets through our charity partners, providing emergency boarding and foster care for pets and access to veterinary services.

Pets of Domestic Violence Victims - Community Domestic Violence Program (previously known as Safe Beds for Pets)

Ph: 9782 4408

Weekends and public holidays: 9770 7555

Email: safebeds@rspcansw.org.au

Assists families with temporary housing for pets of people who are seeking refuge from domestic violence, and helps to address the link between animal and human abuse and child protection. The Safe Beds program is not a long-term solution to the housing of the pet, but it gives domestic violence victims peace of mind and allows them to secure their own safety and make arrangements for the future.

Precautions are taken to try and ensure the safety of not only the pets, but also of the client themselves. Animals are de-identified and kept in a secure location, away from the general public.

Pets of Older Persons - Community Aged Care Program

Ph: 9782 4408

Weekends and public holidays: 9770 7555

Email: poops@rspcansw.org.au

Assists people who are 65 years of age or older, Indigenous pet owners over the age of 50 and palliative care patients of any age with temporary foster accommodation and/or emergency boarding of their pets should the owner require medical treatment, respite or other assistance.

Assistance with veterinary treatment, home visits to assist the elderly with basic pet care, assistance with pet grooming, assistance with transport to and from the local veterinarian, a volunteer network to assist with dog walking and short periods of in-home care if the owner requires medical treatment, respite or other assistance.

There is no allocated timeframe for an animal staying in our care. However, animal stays are dependent on kennel space, their behavioural and medical needs, and the client's individual circumstances.

Monthly Budget Form

An example of a monthly budget form - please ask PSFaNS for a printed copy for your use

Monthly Budget

INCOME (FORTNIGHTLY)

Pay Check (Salary after taxes and/or Centrelink income)	\$
Other Income: E.g. Child Support	\$
Total Fortnightly Income:	\$

EXPENSES (FORTNIGHTLY)

Rent/Mortgage	\$	Car Repairs	\$
Personal Loan/Car Loan	\$	Tyres	\$
Credit Cards	\$	Green Slip	\$
Groceries	\$	Phone	\$
Meals Out (Including Take Away)	\$	Internet	\$
Utilities – Electricity	\$	Child Care/School Costs/Uniforms	\$
Gas	\$	Public Transport	\$
Water	\$	Child Support	\$
Medical	\$	Contents Insurance	\$
Prescriptions	\$	Gym	\$
Health Insurance	\$	Netflix/Foxtel/Stan	\$
Clothing	\$	Hair Cut	\$
Household Items	\$	Afterpay/Zip Pay/Open Pay/Lay By	\$
Fuel	\$	Cigarettes/Alcohol/Etc	\$
Car Registration	\$	Entertainment	\$
Car Insurance	\$	Savings	\$
Drivers Licence	\$	Other:	\$
		SUBTOTAL	\$

Income (+)	Expenses (-)	Difference
\$	\$	\$



Work & Development Order (WDO) Program

What is a Work and Development Order (WDO)?

WDOs allow people to clear their fines from state debt through engagement with case management, unpaid work, courses or treatment such as counselling.

WDOs are made by Revenue NSW.

Who is eligible for a WDO?

The WDO scheme is available to anyone who is having trouble paying off their fines because they are homeless, have a mental illness, intellectual disability or cognitive impairment or because they are experiencing acute economic hardship.

A person can only get a WDO if their application is supported by an “approved organisation” or an “approved registered health practitioner”

What sort of activities can be undertaken by WDO participants?

The scheme is very broad and many different activities can be undertaken as part of a WDO.

These activities include:

- Unpaid voluntary work
- Medical or mental health treatment
- Educational, vocational or life skills courses
- Counselling and therapy
- Financial counselling
- Drug and alcohol treatment
- Mentoring programs (but only for young people under 25)
- Case management
- Any combination of these activities

Fines are worked off at different hourly rates depending on the activity. For example, sessions with a psychologist under a mental health plan (from a General Practitioner) will reduce the debt by up to \$1000 a month,. The hours of this activity must be reported each month before the debt can be reduced.as long as the plan is followed.

If you would like any more information, please contact PSFaNS on (02) 4987 1331

Rental diary

An example of a rental diary - please ask PSFaNS for a printed copy for your use

Rental Diary

Name: _____

Housing Reference No or DOB: _____

	Address of rental property	Rent per week	Client Application date	Name of real estate or landlord	Contact No:	Real Estate Signature	Comments:
1							
2							
3							
4							
5							
6							
7							
8							
9							
10							

Rent Assistance

You can get Rent Assistance if you pay rent and you're getting:

- Age Pension, Carer Payment or Disability Support Pension
- ABSTUDY Living Allowance, Austudy or Youth Allowance
- Bereavement Allowance or Widow Allowance
- Partner Allowance or Special Benefit
- Family Tax Benefit – Part A at more than the base rate
- Parenting Payment partnered and single
- JobSeeker Payment or Farm Household Allowance.

You must also pay 1 of the following rent:

- fees in a retirement village
- lodging
- board and lodging
- site or mooring fees if your main home is a caravan, relocatable home or a boat.

You must pay more than a certain amount of rent each fortnight. How much Rent Assistance you can get depends on how much rent you pay.

Table of Centrelink Rent Assistance Payment as of 20th September 2020

Households without dependent children

If you're...	Fortnightly rent is at least:	To get the maximum payment your fortnightly rent is at least:	The maximum fortnightly payment is:
Single	\$124.60	\$310.73	\$139.60
Single, sharer	\$124.60	\$248.69	\$93.07
Couple, combined	\$201.80	\$377.27	\$131.60
1 of a couple separated due to illness	\$124.60	\$310.73	\$139.60
1 of a couple temporarily separated	\$124.60	\$300.07	\$131.60

Rent Assistance

Households with dependent children

If you're...	Fortnightly rent is at least:	To get the maximum payment your fortnightly rent is at least:	The maximum fortnightly payment is:
Single, with 1 or 2 children	\$163.52	\$382.29	\$164.08
Single, with 3 or more children	\$163.52	\$410.67	\$185.36
A couple, with 1 or 2 children	\$241.92	\$460.69	\$164.08
A couple, with 3 or more children	\$241.92	\$489.07	\$185.36
1 of a couple separated due to illness or temporarily separated, with 1 or 2 children	\$163.52	\$382.29	\$164.08
1 of a couple separated due to illness or temporarily separated, with 3 or more children	\$163.52	\$410.67	\$185.36



What is TICA?



TICA is Australia's largest tenancy database which enables landlords and real estate agents to check a prospective tenant's rental history.

TICA is a private company and the main operator in NSW. Members of TICA such as landlords and real estate agents are able to default a tenant on its tenancy history database.

If you are unsure if you have a TICA default check on the data base through this link - <https://www.tica.com.au/blacklisted.php>

If you have been defaulted on TICA, you would usually receive a notification. The landlord or agent who listed you must give you a copy of the information they listed on TICA. They must provide it within 14 days free of charge.

Limit on period of listing - Personal information as part of a default must not be kept by TICA for more than 3 years.

Amendment and removal of listing - The landlord or agent must write to TICA within 7 days if they become aware of inaccurate, incomplete, ambiguous or out of date information and instruct them to remove the information from the database. TICA may face a fine of up to \$2200 if the incorrect information is not removed within 14 days.

Contacting TICA

Postal address:

TICA, PO BOX 120

CONCORD NSW 2137

You will need to provide the following: Your full name, date of birth, driver's licence number, your current address and a stamped, self-addressed envelope

We suggest sending registered post so you are assured it has been received. It may take up to 28 days to process the request.

Contacting TICA by other means is currently not available during COVID-19. Generally public enquiries contact is 1902 220 346 costing over \$5.45 a minute (more on mobiles).

To follow up on more information / legal advice re TICA or a default please contact Hunter Tenancy Advice and Advocacy Service (HTAAS) on 1800 654 504 or 02 4969 7666 (Mon-Fri 9am-3pm). Hunter Advocacy has stated that if you have a default they cannot assist if you do not have a copy of the notice of default from a landlord or agent.

Rental affordability table

Remember real estate's base your affordability at 25% – 30% not 50%

Income / Fortnightly	Private Rentals (30%) Per f/n	Housing NSW Properties (20%)	Housing NSW Subsidies (50%)
\$400 - \$450	\$120 - \$135	\$80 - \$90	\$200 - \$225
\$450 - \$500	\$135 - \$150	\$90 - \$100	\$225 - \$250
\$500 - \$550	\$150 - \$165	\$100 - \$110	\$250 - \$275
\$550 - \$600	\$165 - \$180	\$110 - \$120	\$275 - \$300
\$600 - \$650	\$180 - \$195	\$120 - \$130	\$300 - \$325
\$650 - \$700	\$195 - \$210	\$130 - \$140	\$325 - \$350
\$700 - \$750	\$210 - \$225	\$140 - \$150	\$350 - \$375
\$750 - \$800	\$225 - \$240	\$150 - \$160	\$375 - \$400
\$800 - \$850	\$240 - \$255	\$160 - \$170	\$400 - \$425
\$850 - \$900	\$255 - \$270	\$170 - \$180	\$425 - \$450
\$900 - \$950	\$270 - \$285	\$180 - \$190	\$450 - \$475
\$950 - \$1000	\$285 - \$300	\$190 - \$200	\$475 - \$500
\$1000 - \$1050	\$300 - \$315	\$200 - \$210	\$500 - \$525
\$1050 - \$1100	\$315 - \$330	\$210 - \$220	\$525 - \$550
\$1100 - \$1150	\$330 - \$345	\$220 - \$230	\$550 - \$575
\$1150 - \$1200	\$345 - \$360	\$230 - \$240	\$575 - \$600
\$1200 - \$1250	\$360 - \$375	\$240 - \$250	\$600 - \$625
\$1250 - \$1300	\$375 - \$390	\$250 - \$260	\$625 - \$650
\$1300 - \$1350	\$390 - \$405	\$260 - \$270	\$650 - \$675
\$1350 - \$1400	\$405 - \$420	\$270 - \$280	\$675 - \$700
\$1400 - \$1450	\$420 - \$435	\$280 - \$290	\$700 - \$725
\$1450 - \$1500	\$435 - \$450	\$290 - \$300	\$725 - \$750
\$1500 - \$1550	\$450 - \$480	\$300 - \$310	\$750 - \$775
\$1550 - \$1600	\$450 - \$480	\$310 - \$320	\$775 - \$800
\$1600 - \$1650	\$480 - \$495	\$320 - \$330	\$800 - \$825
\$1650 - \$1700	\$495 - \$510	\$330 - \$340	\$825 - \$850
\$1700 - \$1750	\$510 - \$525	\$340 - \$350	\$850 - \$875
\$1750 - \$1800	\$525 - \$540	\$350 - \$360	\$875 - \$900
\$1800 - \$1850	\$540 - \$555	\$360 - \$370	\$900 - \$925
\$1850 - \$1900	\$555 - \$570	\$370 - \$380	\$925 - \$950
\$1900 - \$1950	\$570 - \$585	\$380 - \$390	\$950 - \$975
\$1950 - \$2000	\$585 - \$600	\$390 - \$400	\$975 - \$1000

Approved for a rental! What now?

1. Once you are approved the real estate will usually ask for a holding deposit immediately – this is equal to 1 week rent – it secures the property for you so that the real estate cannot advertise it to anyone else.

- a. If possible, it is best to plan for savings this amount while you are looking for rentals and be mindful the real estate and rental owner will view your bank statements determining your spending and affordability.
- b. Tip: If your budget is tight, it might be a good time to get some help with food or petrol from a support service (PSFaNS) so that more of your pay can be saved towards the deposit. (Find referral options in your pack).
- c. If you are eligible for a loan, advance, or urgent payment from Centrelink it might be a good option to save this for your deposit. See your support service whom may be able to assist with other options.

Approved for a rental!

What now? (continued)

2. Bond

Before or when you sign the lease, you will need to pay a bond, which is equal to 4 weeks rent. You will also need 2 weeks of rent in advance when you sign the lease. Your holding deposit will count as 1 of these weeks. Set a start date with the land lord/real estate. This is the date the residency agreement will start. Think about the best day to start paying rent and time to organise moving. The day you are paid is recommended so you have money when rent is due.

You may be eligible for a bond loan through Housing NSW. You will not pay interest on this loan – you will need to pay it back each fortnight during the time you are in the property.

a. Complete the Rentstart bond loan application when you start applying for properties (you may be eligible for pre-approval) and attach all supporting documents to it so that your application for the loan is ready to send in as soon as you are approved for the property.

b. To apply for your Bond Loan call 1800 422 322 (Option 2) or for information and to apply online go to this link below:

<https://www.facs.nsw.gov.au/housing/help/applying-assistance/rentstart-bond-loan-application>

You can also apply online at Service NSW

<https://www.service.nsw.gov.au/transaction/apply-rentstart-bond-loan>

c. Part C of the bond loan application must be completed by the real estate who approves you – this section will need to be completed only once you are approved. If you apply online the real estate / landlord are emailed Part C.

What happens to the bond money?

The agent or landlord must lodge the money with the Rental Bond Board within seven days. You will be sent a receipt by the Rental Bond Board. You should keep this with your copy of the residential tenancy agreement. If you have met your tenancy obligations you can claim the rental bond at the end of the tenancy and receive a refund. Best to get the entire bond back as this is deemed favourable when applying for rentals in the future.

Approved for a rental!

What now? (continued)

3. Consider what furniture and other items you will need when you move in (find referral options for furniture in your pack).

- a. Renting furniture or other items can become very expensive and NOT recommended – if you are having trouble finding furniture, speak to a support service before considering this option.
- b. Try local OP shops e.g. Lifeline and Salvation Army in Raymond Terrace. Gumtree and Facebook Market place also advertise second hand furniture and local pay it forward sites (Facebook pages)
- c. If you have been granted a Rent Choice Subsidy e.g. Start Safely (Hume Housing) you may be eligible for brokerage to use towards furniture, household items and or whitegoods.
- d. Some places can help with furniture through a No Interest Loan Scheme (NILS) – which means you can get new furniture and pay it off over time without interest. NILS has expanded recently offering assistance for a variety of needs. Loans with NILS may be also used for the purpose of education, household appliances, technology, household repairs, car related expenses, health and other requests e.g. funeral or vet costs. Please see reception at PSFaNS for an information pack; view the website at <http://www.hrnils.org.au> or phone NILS on 02 4987-7660 for more information.

Approved for a rental!

What now? (continued)

4. Sign the Residency Tenancy Agreement (Lease)

The residential tenancy agreement is a legal contract. You and the landlord or agent agrees to the conditions listed when you sign it.

The agreement states:

- who is renting the property
- the period of time it will be rented (this is called the fixed term period)
- the amount of rent to be paid and how you will pay it.

Before signing the residential tenancy agreement, make sure you read and understand it. Ask someone you trust to go through it with you.

When you sign the residential tenancy agreement the landlord or agent must give you: a signed copy of the residential tenancy agreement

- the property condition report
- the Fair Trading's New tenant information statement.

These documents should be kept in a safe place.

5. Complete the condition report (Very important)

The landlord or agent fills out and signs 3 copies of the condition report. The agent must give you 2 copies of the filled-out condition report by the time the tenancy begins.

You must fill out the 'tenant agrees' column with a Y (for yes) or an N (for no). If you do not agree you should write a reason in the comments area of the report. Should you find damage not listed on the report add in to report and take photos.

You must sign and return a copy to the landlord or agent within 7 days and keep the other copy safe with your copy of the residential tenancy agreement.

Approved for a rental!

What now? (continued)

6. Pay the rent

You and the landlord should agree on the rent you will pay and the method of payment before you move in. Rent is usually paid weekly, fortnightly or monthly.

A direct debit through Centrepay (a free direct bill-paying service for customers receiving payments from Centrelink) or your employer is helpful to make sure your rent is always paid on time.

If you pay your rent by cash or cheque, the landlord or agent must always give you a receipt. You should keep the receipts with your copy of the residential tenancy agreement.

If you deposit the money into a bank account or pay by Centrepay or direct debit, you may ask for a regular statement.

The landlord or agent must give you at least 60 days' written notice if they want to increase the rent. Pay your rent on time and should there be a time where you cannot pay rent on time please communicate with the land lord or real estate agency. You may be eligible for HNSW Rent Arrears Assistance (up to 4 weeks of arrears assistance). Check with Hume Housing 9722 4300 or DCJ Housing on 1800 422 322.

You could also make an appointment with a free Financial Counsellor offered at our service. Phone Hunter Valley Project Financial Counselling on 02 4933 8999 to make an appointment.

7. Moving in

Once you have paid the bond and rent in advance, signed the residential tenancy agreement and received the keys you are ready to move in!

You will need to have the gas, electricity and telephone connected in your name and pay deposits if required. You are free to choose your gas and electricity suppliers. You may be able to get help with furniture, a fridge or loans for deposits from local welfare agencies (PSFaNS), or a no or low interest loan (NILS).

Approved for a rental!

What now? (continued)

8. Avoiding problems with your tenancy

To avoid problems with your tenancy:

- Read Fair Trading's renting a home guide to understand your rights and responsibilities or www.tenants.org.au
- Pay your rent on time – if in arrears you may be eligible for assistance with Hume Housing.
- Take good care of the property
- Don't disturb the peace, comfort or privacy of neighbours
- Ask permission if you want another person to move in
- If you agree to anything, confirm it in writing (e.g. email/letter) and send your landlord or agent a copy so you have proof, a phone call may not be recorded
- Report all damage or issues/repairs with the property to the landlord/agency in writing e.g. email/letter
- Keep all documents about the tenancy (e.g. condition report, tenancy agreement, letters and receipts) in a safe place, as a suggestion take photos and email receipt and documents to yourself. Always keep all rent receipts.
- If you are sent a notice of a NSW Civil and Administrative Tribunal (NCAT) hearing, you must attend.

REFER TO: www.tenants.org.au

For any information and fact sheets regarding tenancy, eg. Starting a Tenancy, Eviction, Rent Arrears, Landlord Ends Agreement, You Want to Leave, Public Community and Aboriginal Housing, Privacy Access and Security, Share houses and boarding.

Call Hunter Tenancy and Advocacy on 02 4969 7666 for advice between 9am and 3pm currently during COVID-19. You have rights and at times landlords/agencies do not do the right thing.

Approved for a rental!

What now? (continued)

9. At the end of the tenancy

By law, you must give the landlord notice in advance if you want to end the tenancy:

- 14 days before if you plan to leave when the fixed-term period finishes
- 21 days before if the fixed-term period has already ended. (Refer to your lease)

Ending a residential tenancy agreement before the end of the fixed term period can cost you money.

The agent can claim for:

- Rent until a new tenant moves in or the agreement runs out
- A re-letting fee
- Advertising costs

When the fixed-term period ends you may have the option to continue to rent on an ongoing basis. It is important to tell the agent if you want to stay on before the fixed-term ends.

When you are ready to leave you must provide the landlord with a written note stating:

- The address of the property
- The date you will move out
- Your name/signature and date of the letter.
- Once you have moved out you must:
- Meet the landlord at the property for a final inspection
- Complete the original condition report
- Return the keys

Note: Legislation changes so check with Hunter Tenancy and or www.tenants.org.au

Approved for a rental!

What now? (continued)

10. Claim the bond at the end of the tenancy

When the tenancy is finished you can claim back the bond. It will reflect well when applying for a new rental if you received all of your bond back.

Fill in a Claim for refund of bond money form

https://www.fairtrading.nsw.gov.au/__data/assets/pdf_file/0009/367749/Claim-for-Bond-Refund-form.pdf

You can also go to Service NSW for a form or to their website and apply online for your bond

<https://www.service.nsw.gov.au/transaction/apply-get-your-residential-rental-bond-back-tenants>

If your rent is up to date and there is no damage to the property, the agent signs the form

You can send the form back by email, post or in person at any Service NSW centre
If some of the bond is to be used for cleaning or repairs, you should sign the same form claiming a reduced amount

If you and the agent cannot agree, you should make a claim yourself by sending a claim form to Fair Trading without the signature of the agent.

A notice will be sent to the agent advising them of the claim and giving them 14 days to apply to the NSW Civil and Administrative Tribunal (NCAT) to dispute it.

If no reply is received within 14 days the bond will be paid to you. The agent may also make a claim without your signature

Aboriginal specific services

<p>Aboriginal Gambling Counselling Support Service 1/239 King Street Newcastle Mon – Fri 8.30 am-4.30pm</p>	<p>Free, confidential, non-judgement counselling support for Aboriginal people and their families concerned about their gambling.</p>
<p>Aboriginal Hostels Ltd www.ahl.gov.au</p>	<p>Accommodation and support services across our national hostels</p>
<p>Aboriginal Housing Office Free call 1800 727 555 W: www.aho.nsw.gov.au Email: AHOEnquiries@facs.nsw.gov.au</p>	<p>The Aboriginal Housing Office AHO is focused on delivering better housing choices for Aboriginal and Torres Strait Islander people in NSW.</p>
<p>Aboriginal Medical Services Free call 1800 292 225</p>	<p>8A Samdon Street, Hamilton Ph: 4907 8555</p> <p>Awabakal Administration 64 Hannell Street Wickham Ph: 4918 6400 W: www.awabakal.org</p> <p>Awabakal Medical Service 88 Port Stephens Street Raymond Terrace NSW 2324 Ph: 02 4907 8555</p>
<p>Durungaling Hostel 19 Spruce Street Lambton</p>	<p>This hostel provides boarding accommodation for tertiary students and those completing training in Newcastle.</p>
<p>Families NSW Ph: 4950 1566 Mobile 0455 031 760</p>	<p>29 Shearman Ave Raymond Terrace For aboriginal children, families & communities in the Newcastle and Port Stephens region. Provides a meeting place for people who need more targeted or intensive support, parenting groups, early childhood education, care or support.</p>
<p>Kirinairi Hostel Ph: 4943 4362 Email: kirinairinewc@ahl.gov.au 15 Myall Road, Garden Suburb</p>	<p>Walk in and by phone appointment. Aboriginal Children's Advancement Society aims to provide education and employment opportunities for young Aboriginals through provision of hostels</p>

Aboriginal specific services (continued)

<p>Muloobinba Family Support Services Email: admin@muloobinba.org.au W: www.muloobinba.org.au Unit2, 22 Portside Crescent, Maryville</p>	<p>Parenting Programs Emergency assistance Child and family support Referrals Energy Accounts Payments Assistance (EAPA) Chemist Vouchers Walk-ins and over the phone.</p>
<p>Ungooroo Aboriginal Corporation 128 George Street, Singleton Ph: 6571 5111 Email: admin@ungooroo.com.au</p>	<p>Young Aboriginal people who are homeless or at risk Medical services Training & mentoring & linking to services.</p>
<p>Wandiyali ATSI Mon-Fri 7.30am-5.30pm Email: reception@wandiyali.com.au 3/37 Griffiths Road, Lambton</p>	<p>Out of Homecare Early Intervention Hunter Koori Youth Service Community Support Service Housing for Youth Walk-ins and over the phone.</p>
<p>Warlga Ngurra Women & Children's Refuge Ph: 4950 1566 Email: rae.hopkins@warlgangurra.org.au Mon-Fri 9am-5pm</p>	<p>Women's and children's refuge offering emergency and support for woman who are homeless due to domestic violence. Also offer court support, children's activities, outreach support, advocacy, housing support, child support and referrals.</p>
<p>We Care Ph: 4013 6079 50 Church Street, Maitland</p>	<p>Provider of NDIS psychosocial services Aboriginal owned</p>
<p><u>Worimi</u> Local Aboriginal Land Council Ph: 4033 8800 Email: reception@worimi.org.au Website: worimi.org.au 2163 Nelson Bay Road, Williamstown 2318</p>	

Legal services

Hunter Community Legal Centre For legal advice and information phone (02) 4040 9120 (or Toll free: 1800 650 073) Outreach service - Nelson Bay – Yacaaba Women’s Centre Ph: (02) 4984 2176	The Hunter Community Legal Centre (CLC) provides free legal advice to people who live, work or study in the Newcastle, Lake Macquarie, Port Stephens, Great Lakes and Hunter Valley regions.
Legal Aid NSW Ph: 4929 5482	All Saints Church - 25 Church Street, Nelson Bay (02) 4981 1839 – once a month on a Tuesday 11am-1pm (appointment required) Salvation Army (02) 4983 1425 – 15 Carmichael Street, Raymond Terrace – weekly on Tuesday 11am to 12:30pm
Law Access Ph: 1300 888 529	Monday to Friday between 9am and 5pm (excluding public holidays)
Women’s Legal Service NSW Women’s Legal Advice Line: (02) 8745 6988 OR 1800 801 501 (rural)	Free confidential legal information, advice and referrals for women in NSW with a focus on family law, domestic violence, parenting issues and sexual assault Tuesdays 1:30pm-4:30pm Thursdays 9:30am-12:30pm
Victims Services	Victims Access Line: 1800 633 063 Aboriginal Contact Line: 1800 019 123
Community Justice Centres Ph: 1800 990 777	Confidential, free advice regarding disputes



What is available for young people?

Youth Focused Mondays - Drop in homelessness program for young people aged between 15-24 at 'The Deck'

Rent Choice Youth - A DCJ rent subsidy program for eligible participants aged 16-24 willing to engage in education or employment

The Deck Youth Drop In - drop in centre for young people aged between 12-18 Wednesdays 3:30-6:30. Programs available to participate in such as health and relationships. Activities such as pool competitions and pizza nights!

Access to HYAP (Homeless Youth Assistance Program) - Access to funding for eligible youth who are homeless or at risk of homelessness aged between 12-15.

Call Courtney or Kayla on 4987 1331 for further information



Aged care information

The aged care system caters for Australians aged 65 and over (and Indigenous Australians aged 50 and over) who can no longer live without support in their own home. Care is provided in people's homes, in the community and in residential aged care facilities (nursing homes) by a wide variety of providers.

Types of care

The Australian Government subsidises aged care services for older people. Subsidised care provided under the Act consists of home care, residential care and flexible care.

Care at home

The Commonwealth Home Support Programme (CHSP) provides entry-level home help for older people, as well as planned respite activities to relieve carers. CHSP services may be provided at home or in the community. Services include social support, transport, help with domestic chores, personal care, home maintenance, home modification, nursing care, meals and allied health services. Clients pay a contribution (which varies between providers) towards the cost of services and CHSP providers receive Australian Government funding through grant agreements. For older people requiring a greater level of help to remain at home, the Home Care Packages (HCP) Programme offers coordinated packages of care from an approved home care provider. HCPs assist older people to stay at home (rather than entering residential aged care) and provide ongoing personal and support services and clinical care. Each package of services is individually tailored to the client's needs allowing the client to have more choice and flexibility when selecting care and services, including a say in how the funding for their package is spent.

Package level	Level of care needs
Level 1 Basic care needs	– approximately \$9,000 a year
Level 2 Low care needs	– approximately \$15,750 a year
Level 3 Intermediate care needs	– approximately \$34,250 a year
Level 4 High care needs	– approximately \$52,000 a year

* These figures are rounded.

You work with your chosen provider to identify your care needs and decide how best to spend your package funding. Your service provider coordinates and can manage your services for you on your behalf.

Aged care information

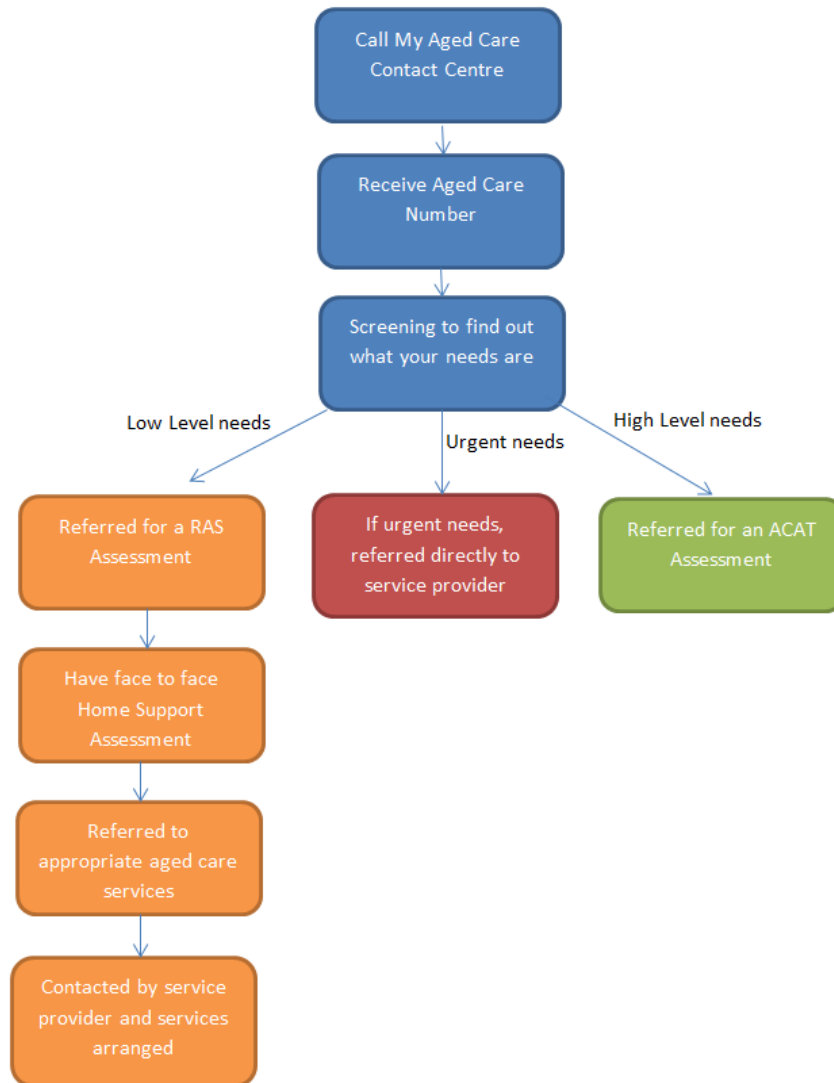
Residential Care

Residential aged care is provided in aged care homes on a permanent or respite (short-term) basis. It is for people who need more care than can be provided in their own homes. Services include personal care, accommodation, support services (such as laundry and meals), nursing and some allied health services.

Flexible Care

Flexible care caters for older people who may need a different care approach than that offered by mainstream home and residential care services. There are four types of flexible care provided under the Act: Transitional Care; Short-Term Restorative Care; The Multi-Purpose Services programme and The innovative Care Programme.

Aged care information



RAS (Regional Assessment Service)

The Regional Assessment Service (RAS) is a face to face Assessment undertaken by a trained Home Support Assessor to work out your aged care service needs and to refer you to appropriate Commonwealth Home Support Programme services. The Regional Assessment Service (RAS) is for older people who have low level needs.

Service Provider

Government-funded aged care services include in-home care (care in your home), residential care in aged care (nursing) homes, and short-term care such as respite care.

ACAT Assessment

An ACAT assessment (aged care assessment) is an assessment organised by an Aged Care Assessment Team (ACAT, or ACAS in Victoria) and is required for a person who needs to be approved for Government-funded services including; a nursing home (aged care home), home care, residential aged care, transition care or respite.



Aged care information

My Aged Care 1800 200 422

Open Monday-Friday 8 am to 8 pm & Saturdays 10 am to 2pm

www.myagedcare.gov.au

The first step to access government-funded aged care services is to get assessed. You can apply for an assessment online or you can call My Aged Care on 1800 200 422. You will need your Medicare card.

Who can support me? A family member, friend, or carer can support you to apply online or over the phone. With your permission, they can also complete the application or talk on your behalf.

<https://www.myagedcare.gov.au/appointing-representative>

Using the online application is quick and easy and will only take 15 to 20 minutes to complete.

<https://www.myagedcare.gov.au/assessment/apply-online>. If your application is successful (either by phone or online), you will be referred for a face-to-face assessment. Assessments are done in person, at your own home. There are two types of assessments RAS and NCAT.

RAS ASSESSMENT

RAS assessors are not usually clinicians and they assess and approve for services and support which are provided via the Commonwealth Home Support Service (CHSP)

After contacting My Aged Care, the information you provide over the phone will determine whether you require low-level support or higher care. If they deem your care needs are on a lower level, My Aged Care will recommend a RAS assessor to visit and provide a home support assessment.

Your local RAS assessor will call you to organise a visit time and will undertake the assessment in your home. Before your face-to-face assessment, you should make sure you have all the documentation and information prepared for the visit. This includes:

- A Medicare card
- A form of ID proof - like a driver's license, healthcare card, passport or Department of Veterans Affairs (DVA) card
- Copy of referrals from your doctor
- If you wish, ask a support person to be there for your assessment
- Any information about previous aged care services you have received
 - Contact details for your GP or other health professionals
- Information on any support you receive from family, neighbours or the community

Some of the questions they will ask you will relate to your personal situation, lifestyle, and health, and will inquire into whether you are receiving any other types of support.



Aged care information

ACAT Assessors

ACATs are teams of medical, nursing and allied health professionals who assess the physical, psychological, medical, restorative, cultural and social needs of frail older people and help them and their carers to access appropriate levels of support.

The ACAT/S assessor will assess whether you may be eligible for a Home Care Package provided in your own home, respite care or residential care in a nursing home, transition care services after a hospital stay or Short Term Restorative Care.

A member of your local ACAT/S will visit you in your home or in hospital to assess your needs. You will be asked a series of questions to work out how much and what sort of help you require with daily and personal activities and to determine the best care option for your situation. Carers, relatives or close friends are encouraged to be involved in the discussion.

To determine the best care option for you, your ACAT may discuss:

- Your medical history
- Your living arrangements and current support
- The type of help you require, i.e, daily and personal care needs, such as showering, shopping as examples.
- The aged care or home care services available in your local area

New England ACAT

Phone: 1300 789 077

Email hnelhd-acatintake@hnehealth.nsw.gov.au.