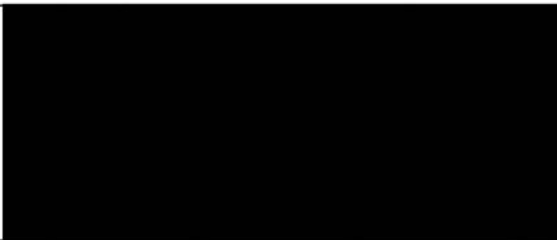


**IN THE MATTER OF THE ROYAL COMMISSION
INTO FAMILY VIOLENCE**

ATTACHMENT AR-11 TO STATEMENT OF ARTHUR ROGERS

Date of document: 20 July 2015
Filed on behalf of: the Applicant
Prepared by:
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This is the attachment marked '**AR-11**' produced and shown to **ARTHUR ROGERS** at the time of signing his Statement on 20 July 2015.



Before me:



An Australian legal practitioner
within the meaning of the
Legal Profession Uniform Law (Victoria)

Attachment AR-11



human.
services

Bond Loan Scheme Policy and Procedures Chapter 1

August 2012

Bond Loan Scheme Policy and Procedures

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Table of Contents

1.1	REVISION HISTORY	5
	NEW VERSION STYLE - VERSION NUMBER OMITTED.....	10
1.2	PURPOSE AND SCOPE	11
1.3	REFERENCES	12
1.4	BOND LOAN SCHEME POLICY.....	13
1.4.1	Eligibility for the Bond Loan Scheme	13
1.4.2	Income eligibility.....	13
1.4.3	Statutory income has not started	17
1.4.4	Applicant is working	17
1.4.5	Asset eligibility	18
1.4.6	Applicants who own real estate	20
1.4.7	Test for 55% eligibility	20
1.4.8	Maximum rent assistance	21
1.4.9	Reduced Centrelink payments.....	21
1.4.10	Supplementary income	21
1.4.11	Increases in income	21
1.4.12	Return of previous bonds.....	21
1.4.13	Exemptions to repayment of bond	23
1.4.14	Applicant has outstanding charges	23
1.4.15	Bankrupt applicants	24
1.4.16	Applicant is under an assurance of support.....	24
1.4.17	Victorian residency requirement	24
1.4.18	Application from household residing interstate.....	24
1.4.19	Permanent residency	24
1.4.20	Age requirement	25
1.4.21	Represented applicants and guardianship requirements	25
1.4.22	Applicant is a current or former tenant or resident	25
1.4.23	Couple and family applications	26
1.4.24	Group households.....	26
1.4.25	Applicant joining established group household.....	26
1.4.26	Owner occupied property.....	27
1.4.27	Applicant is to sub-lease a property.....	27
1.4.28	Commercial properties.....	27
1.4.29	Properties managed by community groups	27
1.4.30	Registered housing providers (e.g. housing associations).....	28
1.4.31	Student accommodation	28
1.4.32	Rooming and boarding houses	28
1.4.33	Caravans and caravan parks.....	28
1.4.34	Applicant already moved into property	29
1.4.35	Bond amount has already been paid	29
1.4.36	Bond loan limits link to loan amounts Bond Loan Scheme.....	29
1.4.37	Single parent applicant within a group household	30
1.4.38	Revive a bond application.....	30
1.4.39	Appealing decisions	30

1.5	BOND LOAN SCHEME PROCEDURES	31
1.5.1	Bond applications.....	31
1.5.2	Evidence of tenancy.....	33
1.5.3	Other forms of accommodation	34
1.5.4	Checking applications	35
1.5.5	Enter the application in HiiP.....	36
1.5.6	Issues affecting eligibility	37
1.5.7	Household income eligibility	39
1.5.8	Assess asset eligibility for a bond loan	40
1.5.9	55% of income	40
1.5.10	Complete the assessment in hiip.....	41
1.5.11	Revive a bond application.....	41
1.5.12	Process the bond cheque	42
1.5.13	Archiving bond applications	43
1.5.14	Repayment of outstanding bond loan	43
1.5.15	Receiving double payment for an outstanding bond debt	44
1.5.16	Cancelling a cheque	44
1.5.17	Cheque signatories	44
1.5.18	Where there is a discrepancy in the cheque amount	44
1.6	APPENDICES	46
1.6.1	Example: form – Profit and loss statement for self-employed applicant.....	46
1.6.2	Example: Agreement to repay outstanding charges.....	47
1.6.3	Example: Agreement to repay outstanding bond loan.....	48
1.6.4	Example: Council Rates Offices – Metropolitan Melbourne	49
1.6.5	Example: Council Rates Offices – Regional Victoria	52
1.6.6	Example: Form of Authority – Release of information to confirm property ownership 58	
1.6.7	Example: Creation of an external party for inclusion in HiiP.....	59
1.6.8	Example: Cancelled bond cheque memorandum.....	60

*Note: Appendices have been highlighted throughout the Chapter in orange italic text.
Links to appendices have been inserted at the beginning of each Sub-Section.*

1.1 Revision History

The following table shows the development of this manual.

Version	Pages	Effective	Details
1.0		Mar 1999	First issue of the manual
1.1	Complete manual	Feb 2000	Re-issue of entire manual <ul style="list-style-type: none"> • Policy changes: <ul style="list-style-type: none"> - Sub tenants being eligible for Bond. Refer 1.2.25. - Previous bond not repayable where tenant unable to give sufficient notice due to Department offer of housing. Refer 1.2.11. • Other updates <ul style="list-style-type: none"> - Assessable and non-assessable incomes updated in line with Centrelink payment name changes.
1.1	4 & 10	Feb 2000	<ul style="list-style-type: none"> • Policy clarification regarding single parents who have regular access visits from their children at least 21% of the year. • Income limit updates.
2.0	Complete manual	Apr 2000	Re-issue of entire manual <ul style="list-style-type: none"> • Policy changes: <ul style="list-style-type: none"> - Newly arrived migrants subject to Centrelink's two year waiting period are eligible to apply for bond. • Other changes: <ul style="list-style-type: none"> - Clarification of policy and procedures throughout manual. - Updates to income limits, updates on assessable and non-assessable income.
2.1	4	May 2000	<ul style="list-style-type: none"> • Income limit updates
3.0	Complete manual	Aug 2000	Re-issue of entire manual <ul style="list-style-type: none"> • Policy changes: <ul style="list-style-type: none"> - Updates to income limits, and assessable and non-assessable income. - Exemption to repayment of outstanding charges from a current or previous tenancy where tenant is forced to leave due to family violence. - Policy clarification for bond approval where the original bond has not been returned. - Policy clarification for bond applicants escaping current family violence who own real estate.

Version	Pages	Effective	Details
3.1	4 18	Sep 2000	<ul style="list-style-type: none"> Income limit updates Clarification that holders of class 786 Temporary Protection Visas are eligible for Bond Assistance Rewording of second last bullet point
3.1	4	Mar 2001	<ul style="list-style-type: none"> Income limit updates
4	Complete manual	Sep 2001	<ul style="list-style-type: none"> Clarification of procedures on account reconciliation and administration of monies received Updates to appendices: council office details, agreements and proformas
4.2	4	Mar 2002	<ul style="list-style-type: none"> Income limit updates
5	Complete manual	Apr 2002	<ul style="list-style-type: none"> Update to Bankruptcy policy. Applicants or household members with previous debts that have previously been declared bankrupt are no longer subject to a waiting period Bond Loan Limits increased Changed procedures for Repayment of Outstanding Bond Loan to include Bond Loan Repayment Card and Bond Loan Statement. Inclusion of Centrelink Rent Assistance Table Updates to assessable and non assessable income. Clarification of policy regarding applicants who own real estate, permanent residency, represented applicants and guardianship requirements, commercial properties, calculating bond loan entitlements for group households and confirming ownership of rental properties with Council.
5.1	4	Sep 2002	<ul style="list-style-type: none"> Increase to income limits
	5 10	Nov 2002	<ul style="list-style-type: none"> Income and asset eligibility where a couple apply for bond assistance but one partner is ineligible because they hold a temporary spouse visa or they are permanent residents but subject to the Centrelink 2 year waiting period.
	10		<ul style="list-style-type: none"> Assessing applications from self employed taxi drivers
	12		<ul style="list-style-type: none"> Applications where property settlement has been successfully negotiated and applicant is awaiting payment of settlement monies.
	13	Sep 2002	<ul style="list-style-type: none"> Increase to maximum weekly rent assistance table
	15	Nov 2002	<ul style="list-style-type: none"> Returning previous bond loans
	19		<ul style="list-style-type: none"> Inclusion of TPV 445 and 451 and applications received from New Zealand residents.
	43		<ul style="list-style-type: none"> Form of Authority – Release of Information to Local Council.

Version	Pages	Effective	Details
5.2	4 13 13, 33	Mar 2003	<ul style="list-style-type: none"> • Increase to income limits • Increase to maximum rent assistance • Clarification around calculation of rent ratio test and weekly rent charged does not include additional charges such as utility fees, etc.
5.3	25 52	May 2003	<ul style="list-style-type: none"> • Update to example to reflect bond loan limits • Update of Cancelled Bond Cheque memorandum
5.4	15 37	Jul 2003	<ul style="list-style-type: none"> • Update the time the landlord/agent can apply to VCAT for an order directing the RTBA to pay an amount of bond monies to the landlord/agent • Update the time landlord/agent has to lodge the bond with the RTBA as per the RTA 2000 amendments
5.5	4 13	Sep 2003	<ul style="list-style-type: none"> • Increase to income limits • Increase to maximum rent assistance
5.6	1 to 25 all pages inclusive	Mar 2004	<ul style="list-style-type: none"> • Increase to income limits • Increase to maximum rent assistance
5.7	1-7	Jun 2004	<ul style="list-style-type: none"> • Inclusion of Community Jobs Program payments in non assessable income list
5.8	4 13 7 11	Sep 2004	<ul style="list-style-type: none"> • Increase to income limits • Increase to maximum rent assistance • Inclusion of Centrelink Working Credits Scheme – Centrelink component in non-assessable incomes list • Inclusion of \$25,000 lump sum Prisoner of War (Korea) payment in not assessable asset list
5.9	4	Mar 2005	<ul style="list-style-type: none"> • Increase to income limits • Increase to maximum rent assistance
6.0	5 8, 11 All Pages Inclusive	May 2005	<ul style="list-style-type: none"> • Inclusion of Defence Force Income Support Allowance in assessable income list • Inclusion of Maternity Payment in non assessable income list & assessable asset list • Conversion of document to Verdana font as per DHS publishing guidelines

Version	Pages	Effective	Details
6.1	6,7	Aug 2005	<ul style="list-style-type: none"> Family Tax Benefit A is not assessable when calculating income eligibility. Previously, the amount above the base rate was included in income eligibility assessment Inclusion of Family Tax Benefit Lump Sum Supplement in assessable asset list – annual lump sum payment to families following reconciliation of entitlement at end of financial year, beginning 2004/05. First payment due in 1 July 2005 Inclusion of special purpose payment Carer Allowance \$600 and Carer Payment \$1,000 in assessable asset list - payment made to recipients of these benefits in addition to their regular Carer Allowance or Carer Payment Revised repayment agreement form specific to Bond Loan Scheme outstanding charges. Previous form was tailored to outstanding rental and maintenance debts only. Telephone numbers updated for Local Governments of Mornington, Yarra Ranges, Monash, Knox, Frankston
	11		
	11		
	45		
6.2	4	Sep 2005	<ul style="list-style-type: none"> Increase to income limits. Increase to maximum rent assistance. Correction to the Temporary Protection Visa code 447 (was incorrectly listed as 445 in prior versions). Clarification of requirements for applicants moving in to student accommodation.
	15	Feb 2006	
	21		
	24		
6.3	4	Jul 2006	<ul style="list-style-type: none"> Increase to income limits. Increase to maximum rent assistance. Clarification of assessment of F-111 ex-gratia Lump-sum payments Clarification that lump sum payments are only assessable where they can be separately identified at the time of assessment. Update to address details for Head Office business units. Correction to dollar amounts in example used for a single parent in a group household. Update 'Housing Services Information Sheet' to 'Brochure' Inclusion of a new heading for applicants with outstanding charges from a previous Department tenancy Clarification of assessment of Victorian Government School Start Bonus Clarification on procedure for completing Bond Lodgement form Increase to income limits
	15	Mar 2006	
	7, 13	Jan 2006	
	All		
	28		
	29		
	31		
	8, 12	Jun 2006	
	39		
		Jul 2006	
6.4	4	Sep 2006	<ul style="list-style-type: none"> Increase to income limits

Version	Pages	Effective	Details
6.5	1-25	Jan 2007	<ul style="list-style-type: none"> Updated to reflect Bond eligibility for Registered Housing Providers funded through the Growth Strategy, Building More Homes Together or similar funding arrangements Increase to income limits Increase to maximum rent assistance Included weblinks to other Department policy and procedure manuals.
	1-37	Mar 2007	
	1-4		
	1-14 Throughout		
6.6	1-4	Sep 2007	<ul style="list-style-type: none"> Increase to income limits Increase to maximum rent assistance.
6.7	1-4	Mar 2008	<ul style="list-style-type: none"> Increase to income limits. Increase to maximum rent assistance.
7.0	1-4	Sep 2008	<ul style="list-style-type: none"> Increase to income limits. Increase to maximum rent assistance.
	1-6 1-7 1-11		<ul style="list-style-type: none"> Clarification that the Maternity Allowance is now known as the Baby Bonus.
	1-7 1-11	Jun 2007	<ul style="list-style-type: none"> Addition of the Older Australian's Bonus as a non-assessable income and an assessable asset.
	1-17		<ul style="list-style-type: none"> Clarification on outstanding bond repayment requirements where the applicant is from a previous group or joint tenancy.
	1-26		<ul style="list-style-type: none"> Clarification on determining maximum bond entitlement for group households.
	1-28	Sep 2008	<ul style="list-style-type: none"> Included information on Income Confirmation Service.
	1-29		<ul style="list-style-type: none"> Clarification on requirements for repaying outstanding charges from a previous Department tenancy.
	1-31	Sep 2008	<ul style="list-style-type: none"> Profit & Loss Statement and Statutory declaration requirements of self-employed applicants.
	1-36	May 2007	<ul style="list-style-type: none"> Included procedure that prior to processing the application on ISIP, the application should be checked by a HSO3 or Team Manager.
	Throughout	Sep 2008	<ul style="list-style-type: none"> Updated contact numbers for the Bond Unit Assessment for compliance with the Charter of Human Rights and Responsibilities 2006. Updated weblinks to Intranet and Internet sites.
7.0	1-4	Sep 2008	<ul style="list-style-type: none"> Increase to income limits. Increase to maximum rent assistance.
8.0	Throughout	Jun 2009	<ul style="list-style-type: none"> Procedure sections updated to include changes required due to implementation of HiiP – Manage Bond Loan. Increase to bond loan amount limits.
8.1	1-4	Sep 2009	<ul style="list-style-type: none"> Increase to income limits Increase to maximum rent assistance
	1-14		

Version	Pages	Effective	Details
8.2		Nov 2009	<ul style="list-style-type: none"> Procedure sections updated to include changes required due to Stage 2 release of HiiP – Manage Bond Loan.
8.3	1-4 1-14	Mar 2010	<ul style="list-style-type: none"> Increase to income limits. Increase to maximum rent assistance.
8.4	1-6	Apr 2010	<ul style="list-style-type: none"> Relocation Scholarship for Youth Allowance and Abstudy (living Allowance) students included as assessable income
8.4	1-36	Jul 2010	<ul style="list-style-type: none"> Increase to bond loan amount limits.
8.5	1-14 1-23 1-28	Sep 2010	<ul style="list-style-type: none"> Increase to income limits. Increase to maximum rent assistance. References to 'Temporary Protection Visa' replaced with 'Protection Visa' to reflect changes introduced on 9 August 2008 by Dept of Immigration and Citizenship.
8.6	1-50	Nov 2010	<ul style="list-style-type: none"> Clarification on entering the cheque details in HiiP.
8.7	Throughout	Mar 2011	<ul style="list-style-type: none"> Victims of crime lump sum compensation payment added to asset eligibility. Increase to income limits. Increase to maximum rent assistance.
8.8	1-37 1-54	Jul 2011	<ul style="list-style-type: none"> Increase to bond loan amount limits Cheque cancellation procedures New style guide implemented

New version style - Version Number Omitted

Date	Chapter	Section	Details
September 2011	1	Throughout	<ul style="list-style-type: none"> New version style adopted (date only) Income/Asset Limit, Loan Amount and Centrelink Rent Assistance Tables Deleted and replaced with link to Income and Asset page on DHS Internet.
August 2012	1	1.5.1	<ul style="list-style-type: none"> Inclusion of changes to proof of identity document requirements.

1.2 Purpose and Scope

Purpose

The purpose of this manual is to outline the processes by which the Department manages the Bond Loan Scheme.

This manual aims to ensure the Department provides a fair and consistent application of policy to all clients.

Scope

The policy and procedures of this manual apply to all clients of the Bond Loan Scheme.

How to use this manual

The procedures should be read in association with the policy, and where appropriate, referral should be made to other Departmental manuals and documents to ensure the intent of the policy is achieved when administering procedures.

1.3 References

Symbol	Reference
AHO	Aboriginal Housing Officer
AHV	Aboriginal Housing Victoria
HiiP	Housing Integrated Information Program
HIR	Housing Information and Referral
HM	Housing Manager
HSM	Housing Services Manager
HSO	Housing Services Officer
IPA 2000	Information Privacy Act 2000
ISIP	Integrated Systems for Information Processing
MCAT	Maintenance Claims Against Tenant
	Refer to other housing manual or document
	Refers to an Online reference
	Refers to an Appendix in this document
RTA 1997	Residential Tenancies Act 1997
RTBA	Residential Tenancies Bond Authority
SAAP	Supported Accommodation Assistance Program
TM	Team Manager
TR	Tenant Responsibility (charge)
THM	Transitional Housing Manager
VCAT	Victorian Civil and Administrative Tribunal Legal

1.4 Bond Loan Scheme Policy

Introduction



The Bond Loan Scheme aims to assist low income people who are capable of finding accommodation in the private rental market, but have difficulty meeting the up front costs associated with accessing private rental accommodation.

This policy ensures that assistance is provided to households who have no other financial options. The Department assesses all applicants' eligibility for bond against the Bond Loan Scheme eligibility criteria based on information and documentation provided.

1.4.1 Eligibility for the Bond Loan Scheme

Eligibility criteria

A household applying for the Bond Loan Scheme must meet each of the following eligibility criteria:

- Total assessable household income and assets cannot exceed eligibility limits for the Bond Loan Scheme.
- The applicant cannot own or have a share in a residential property unless there are specific circumstances that render them exempt.
- The rent on the property cannot exceed 55% of the household's total income.
-  All previous bond loans must be repaid (for exemptions to this, refer to **Return of Previous Bonds** section in this chapter).
-  All outstanding charges from any previous Department tenancies must be repaid (for exemptions to this, refer to section **Applicant Has Outstanding Charges** in this chapter).
- The applicant must be a permanent resident of Australia.

Applicants are advised of the eligibility criteria and the documentation required in assessing their application within one working day from an initial inquiry.

The application is processed and a cheque provided to the applicant within three working days from the date the completed application, with all necessary documentation, has been received.

1.4.2 Income eligibility

Income/Asset Limits and Maximum Bond Loan Amounts

Assessment

Eligibility for the Bond Loan Scheme is determined by adding together all assessable incomes of the household and by applying the appropriate Bond Loan Scheme Income Limit.

The combined household assessable income must be at or below the appropriate Bond Loan Scheme Income Limit to meet this eligibility criterion.

Households that comprise a family with one or more children 18 years or over are assessed as separate income units e.g. a household comprising parents with one child aged 12 and one child aged 18 would be assessed against two separate income limits, i.e. the income limit for a couple with one dependant is used for the parents and 12-year old child and the income limit for a single person is used for the 18-year old person.

The combined incomes of couples are assessed against the Bond Loan Scheme income limits for couples. They are not assessed individually if the income of one member of the couple would make them ineligible.

Where a couple apply for bond loan assistance and:


- one partner is ineligible because they hold a temporary spouse visa
- one partner is a permanent resident but subject to the Centrelink two year waiting period

the relevant couple income limit is applied when determining income eligibility.

Income counted in assessing eligibility

- Age Pension
- Asylum seekers allowance (permanent residents and holders of temporary protection visa class 785 & 786)
- Austudy, Abstudy, university grants and bursaries (where the recipient has traded part of their Austudy entitlement for a loan, we impute the appropriate Austudy entitlement)
- Blind Pension
- Carer's payment (formerly known as Carer's pension)
- Centrelink Working Credits Scheme – wages component
- Community Development Employment Project income.
- Defence Force Income Support Allowance (DFIS) – paid to clients whose main Centrelink income has been reduced because they receive a Department of Veterans' Affairs (DVA) War Disability Pension. DVA pays DFIS to these clients to make up the shortfall.
- Defence Force Reserve payments
- Department of Veteran Affairs Service Pension
- Disability Support Pension
- Disability wage supplement
- Double Orphan Pension (if recipient is 18 years or over)
- Gross wages (including over time, shift allowances and bonuses, before tax instalments, superannuation contribution and union fees are deducted)
- Incentive allowance
- Income generated from funds or assets (includes real estate)
- Income generated from investments and interest on savings (including assets over \$5,000 gifted in one year)
- Income generated from interest on Prisoner Of War one-off payments
- Income generated from interest on F-111 Ex-Gratia lump sum payments
- Income received by Ministers of Religion
- Income received from a person that has co-signed the lease with the applicant (e.g. a guardian)
- Income support supplement (paid by Veterans Affairs)
- Maintenance payments

- Mature Age allowance
- New Enterprise Incentive Scheme (NEIS)
- Newstart allowance
- Overseas income including Overseas War Service Or Veterans' Affairs Pensions
- Parenting payment single (formerly known as Sole Parents Pension)
- Parenting payment partnered
- Partner allowance
- Relocation Scholarship for Youth Allowance and Abstudy (Living Allowance) Students
- Sheltered workshop payments
- Sickness allowance
- Special benefits
- Superannuation payments
- Veterans Affairs Pensions
- War Widows Pension
- Widow allowance
- Work cover and other compensation payments for loss of earnings
- Youth allowance (18 Years And Over).

 Refer to the **Rebates Policy and Procedure Manual** for the calculation of income generated by shares and other investments.

Income not counted in assessing eligibility

- Austudy Loan (however, where the recipient has traded part of their Austudy entitlement for a loan, we impute the appropriate Austudy entitlement)
- Austudy Pensioner Educational Supplement
- Baby Bonus – originally called 'Maternity Payment.' This was first paid in 2004 as a one-off \$3,000 per child lump sum paid to families for children born or adopted after 1 July 2004. The lump sum payment amount is indexed in line with the Consumer Price Index each July.
- Bereavement payment
- Book allowance
- Child Care Benefit (formerly known as Child Care Cash Rebate and Child Care Assistance)
- Carer's allowance (formally known as Child Disability Allowance and Domiciliary Allowance)
- Centrelink Working Credits Scheme – Centrelink component
- Community Jobs Program (CJP) income. Where an applicant is in receipt of CJP or income from another short-term government employment program, the relevant Centrelink income is imputed.
- Double Orphan Pension
- Education allowances
- F-111 ex-gratia one-off payment
- Family Tax Benefit Part A (includes the former Minimum Family Allowance, Family Allowance and Family Tax Payment Part A)
- Family Tax Benefit Part B (includes the former Basic Parenting Payment, Guardian Allowance and Family Tax Payment Part B)
- Fares assistance

- Formal training allowance (paid with Centrelink pension or allowance)
- Foster allowance
- GST component of pensions and allowances
- Lump sum compensation payments (unless documented as loss of income)

Note: This payment is an assessable asset.

- Mobility allowance
- Multiple birth allowance
- Older Australian's bonus – a one-off \$500 bonus payment as part of the 2007/2008 federal budget that was paid to older Australian's of age pension age. It was paid to recipients of the age pension, mature age allowance, widow allowance, partner allowance, Commonwealth Senior's card and Veteran's Affairs gold card holders.
- Orphan Pension (18 years and under)
- Prisoner of War one off payment.
- Pharmaceutical allowance
- Remedial tuition allowance
- Rent assistance
- School Start Bonus – one off payment paid to families with children starting prep and year seven at a government or non-government school
- Supplementary income (arrangement with relative/friend to supplement applicant's income, when assessing 55% rule for rent affordability)
- Telephone rental concession
- Travel, meals and accommodation allowances
- War Disability Pensions
- Youth allowance (16-17 year old)
- Youth Disability allowance.

Note: All incomes listed under 'Income not counted in assessing eligibility' should be included when assessing whether income is above 55% of weekly rent payable.

1.4.3 Statutory income has not started

Austudy payments

Where an applicant has applied for an Austudy grant and payments have not commenced, the applicant must provide documentation to confirm the main income currently used to meet living expenses and the amount received.

Documentation can include:

- Wage statements for any part-time or seasonal work undertaken
- A Statutory Declaration prepared by a parent or guardian who provides financial support.

Where the applicant receives income from more than one source for a given period, all assessable incomes are included in the assessment.

Centrelink payments

If the applicant has been granted an allowance or benefit from Centrelink but it has not commenced, the applicant must provide documentation that confirms particulars of the allowance and details of their current source of income.

Where payments from Centrelink will commence shortly, For example, within two weeks, eligibility assessment is based on future statutory income.

1.4.4 Applicant is working

Rebates Policy and Procedure Manual

 *Appendix 1.6.1 – Example: Profit and Loss Statement for Self-Employed Applicant*

Full and part-time employees

Applicants who work must provide a letter from their employer confirming:


- the applicant's name
- the applicant's gross weekly income including overtime and other allowances for the last 13 weeks
- the employer's name and telephone number.

The Department determines income eligibility on the calculation of average gross weekly income for the previous 13-week period. If the applicant cannot provide a 13-week statement, as they have not been employed for this period of time, we calculate the average weekly income according to the income and the number of weeks of employment. For example, if the applicant has worked for four weeks, we divide the total income received for this period by four to obtain an average weekly income. Providing the average weekly income is below the appropriate Bond Loan Scheme income limit for the household, the applicant meets this criterion.

Self employed


Rebates Policy & Procedures Manual – Special Circumstances

A bond applicant who is self employed and has not consented to participate in the Income Confirmation Service (ICS) is requested to provide the following information:

-  a copy of the latest *13 week profit and loss statement*, including a statutory declaration
- an assets statement
- documentation from Centrelink showing any benefit, pension or allowance paid

- documentation showing any other income for themselves, their spouse or child related payments
- copies of all bank books or bank statements.

Note: All documentation and client data received is managed in accordance with the IPA.

 If the client has been self-employed for less than 13 weeks and is not able to provide a *profit and loss statement*, a projected profit and loss statement is required, with a statutory declaration confirming that the profit and loss statement is true and correct.

Due to the nature of the taxi industry, it is not always easy to determine whether a taxi driver is classified as a wage earner or as self-employed. If a taxi driver wishes to be assessed as self-employed, they must provide additional documentation, such as a leasing agreement or licence plate registration papers in their name.

1.4.5 Asset eligibility

Income/Asset Limits and Maximum Bond Loan Amounts

Policy intent

The Asset Limits for the Bond Loan Scheme are based on the estimated cost of securing appropriately sized housing in the private rental market. Such costs include the bond, one month's rent in advance based on rents at the bottom quarter of the private rental market, removalist and utility connection and/or transfer charges.

Where a single parent has regular access visits from their children for at least 21% of the year, the relevant single person with dependents asset limits should be applied.

- Where a couple apply for bond loan assistance
- one partner is ineligible because they hold a temporary spouse visa
- one partner is a permanent resident but subject to the Centrelink two-year waiting period

the relevant couple asset limit is applied when determining asset eligibility.

The asset limit for a group household applies to the group as a unit. Where a group's household is ineligible due to exceeding the asset limit, however, one member of a group household would be eligible as a single applicant, he/she is contacted to determine whether they wish to proceed with the bond application as an individual applicant, subject to the main applicant's consent.

If the main applicant's consent is not provided, a new bond application must be submitted by the applicant with assets less than the asset limit.

Note: These limits are based on the average cost of renting in the private rental market, as well as on Centrelink Health Care Card asset limits.

Assets included in assessing eligibility

Assessable assets include the capital value of assets or equity in:

- Baby Bonus (formerly known as Maternity Payment)
- Carer allowance \$600 and Carer payment \$1,000 – special purpose payment made to recipients of these benefits in addition to their regular Carer allowance or Carer payment
- Cash holdings
- Family Tax Benefit Lump Sum Supplement – annual lump sum payment to families following reconciliation of entitlement at end of financial year, beginning 2004/2005. First payment was on 1 July 2005
- Interest or equity in real estate in Australia, e.g. houses, flats or units or land that can be used or sold by the applicant to pay the bond

- Mobile homes and recreation vehicles, e.g. caravans, boats, etc
- Net fixed assets of a business, including the value of the business itself
- Older Australian's bonus
- Savings including fixed term deposits
- School Start Bonus – one off payment paid to families with children starting prep and year seven at a government or non-government school
- Shares in estates and businesses
- Stock market bonds and investments
- Superannuation funds that can be realised
- The value of any interest or equity in land in Australia
- Loss of wages component of victims of crime lump sum compensation payment.

Documentation must be provided to confirm applicant's claim, that assets cannot be realised e.g. a letter from a solicitor or financial institution confirming details of the assets and why they are not realisable would be acceptable.

Documentation required to confirm cash assets

- All applicants for a bond loan must provide one of the following to confirm cash savings available:
 - ⇒ A current bank book or bank statement
 - ⇒ A current bank account print-out which confirms the account belongs to the applicant and confirms the balance of the account.

Assets not included when assessing eligibility

Assets not included in assessing eligibility are:

- personal belongings
- furniture
- a private car
- assets that cannot be realised e.g. superannuation roll over funds, lifetime annuities
- any interest or equity in real estate in Australia that cannot be used or sold by the applicant to pay the bond
- F-111 ex-gratia \$40,000 or \$10,000 lump sum payments for participants in the F-111 deseal/reseal programs
- Prisoner of War (Japan and Korea) \$25,000 lump sum compensation payment. This one off payment is not assessable however where the payment is invested, the deemed interest rate should be applied and the resultant amount included as an assessable income
- Victims of crime lump sum compensation payment (where the payment is not for loss of wages).

Note: Due to the difficulty in separately identifying lump sum payments over time, these payments are only not assessable where they can be separately identified at the time of assessment. This applies to the F-111 ex-gratia and the Prisoner of War (Japan and Korea) payments.

Documentation must be provided to confirm an applicant's claim that assets cannot be realised e.g. a letter from a solicitor or financial institution confirming details of the assets and why they are not realisable would be acceptable.

1.4.6 Applicants who own real estate

An applicant who owns or has an interest in real estate in Australia is ineligible for a bond loan unless they confirm they are unable to live in the property and unable to sell their equity in the real estate.

Exemptions for bond applicants who own real estate

An applicant who owns or has an interest in real estate is ineligible for bond unless they cannot make 'effective use' of the property by:

- residing in the property
- selling their equity in the property.

Examples of circumstances where the property cannot be put to 'effective use' are:

- the person cannot or should not occupy the property for medical or health and safety reasons and they are experiencing difficulty selling the property e.g. the person is a police witness and at risk if they remain in the property or the property is unsuitable for a person with mobility difficulties.
- the property is part of a contested property settlement and the household member cannot occupy it or sell their equity.

If they state that they are experiencing difficulties selling a property, documentation is also required from an approved valuer advising of the market value of the property and documentation showing that a real estate agency or the applicant is attempting to sell the property with a reserve price of no more than the market value.

The applicant must provide documentation that is appropriate to the circumstances and provide details of their interest in the property and why they are unable to occupy it.

Once a property settlement has been successfully negotiated and the applicant is awaiting payment of settlement monies, the applicant is not eligible for bond loan assistance because the property settlement is not longer being contested.

Note: Where an applicant is escaping from a current family violence situation and has not yet commenced legal proceedings, that confirmation from their family violence support worker stating that they are unable to reside in their property and are unable to sell their equity is accepted.

1.4.7 Test for 55% eligibility

55% of income – rent ratio test

To be eligible for a bond loan, the weekly rent charged for the property cannot exceed 55% of the applicant's total gross weekly income.

For group households, we assess each eligible applicant within the household and calculate their portion of the rent to assess whether it is less than 55% of their total income.

For an application from a couple, the couple's total income is combined and assessed against the full rent to determine whether the rent is less than 55% of their total income.

We include all assessable and non-assessable incomes, including the maximum Rent Assistance from Centrelink (see table below) that the applicant may be eligible for, to calculate whether the rent charged is less than 55% of the household's income. If the rent is less than 55% of the total household income, they meet this criterion. (Refer **Income Eligibility** section in this manual)

Note: The weekly rent refers to the actual rent only, and does not include additional charges such as utility or service fees.

This policy differs from the income limit eligibility test in that all income, whether assessable or non-assessable, is taken into account.

1.4.8 Maximum rent assistance

[Income/Asset Limits and Maximum Bond Loan Amounts](#)

For Centrelink's current maximum rent assistance rates follow the link above.

1.4.9 Reduced Centrelink payments

An applicant who does not receive the full Centrelink entitlement is assessed on the actual amount of statutory income received, to determine if the rent exceeds 55% of the applicant's income. Circumstances where payments are reduced include:

- a previous overpayment
- repayment of a loan from Centrelink.

In these circumstances, we include all assessable and non-assessable incomes as well as the maximum Rent Assistance that the applicant is eligible for, to determine eligibility.

Where full Centrelink entitlement amounts will shortly resume, the full entitlement is imputed to determine whether the rent exceeds 55% of the applicant's income.

1.4.10 Supplementary income

Where documentation confirms an existing arrangement with a relative or friend supplementing the income of the applicant, this income is included when assessing whether the rent exceeds 55% of the applicant's income.

The documentation provided can include:

- a bank statement from the applicant showing regular payments
- statutory declaration from the person providing the income. This must include the amount of income they are providing the applicant and the regularity of payment.

1.4.11 Increases in income

Future increases in pensions or allowances

If the applicant advises they will shortly receive an increase in their Centrelink payment, an assessment of the increased amount is made to determine whether the rent exceeds 55% of the applicant's income.


Circumstances where we assess an applicant based on their increased income include:

- applicants moving away from home, or turning 18 or 21
- a single applicant who is pregnant and will soon be receiving a parenting payment single
- a couple who are expecting a child and will soon be receiving family allowance
- any indexed increases in pensions and allowances for all Centrelink recipients.

Note: The assessment is based on documentation from Centrelink confirming the increase.


1.4.12 Return of previous bonds


 [Appendix 1.6.2 – Outstanding Charges Repayment Agreement](#)

 [Appendix 1.6.3 – Bond Loan Agreement](#)

Repayment of an original bond loan


The Residential Tenancies Bond Authority (RTBA) at the termination of the tenancy must return all bond loans in full to the Department.

 Each applicant who receives a bond loan must sign a legally binding *Bond Loan Agreement* to repay the loan to the Department at the end of the tenancy should any portion be paid to the landlord as compensation for rental arrears or damage to the property, or, return the cheque within three days of it being issued if the tenancy does not proceed.

 The landlord/estate agent may retain all, or part of the bond to cover costs associated with the tenancy under RTA s. 417. The landlord may apply to VCAT within ten days of terminating the tenancy for an order directing the RTBA to pay an amount of the bond to the landlord for either of the following reasons:

- rent arrears, when the tenant has not paid rent for some period of the tenancy up until the date the tenant vacates
- compensation for any damage to the rented premises by the tenant up until the date the tenant vacates.

An amount paid to the owner/landlord under an order by VCAT remains a debt to the applicant.

 Where the applicant is unable to obtain the landlord's agreement to make an application to the RTBA for a refund of a bond loan, advise the applicant to apply to VCAT under RTA s. 416 (1). Request a copy of the VCAT determination confirming that the RTBA will release the bond monies to the Department.

Application for a new bond where a bond exists for a current tenancy

The Department accepts applications for bond where an existing bond has not been returned, if the applicant provides written advice from their current landlord/agent that the bond will be returned in full to the Department on the termination of their current tenancy.


Written advice may be in the form of a RTBA Claim Form that has been signed by the tenant/s and the landlord/agent.


This policy recognises that there can be significant delays in the RTBA bond return system.

Applicant is from a previous group or joint tenancy

This includes applicants who were part of a previous group household, a couple or a family bond application.

An applicant who has an outstanding bond debt from a previous tenancy where more than one tenant received a bond loan, must repay their share of the outstanding bond before a further loan is provided to them.

 The outstanding bond is apportioned equally according to the number of tenants listed on the original *Bond Loan Agreement*.

 The applicant is also required to sign an *Outstanding Charges Repayment Agreement* to repay the remaining bond apportioned to other members of the household.

Applicant has left a current group or joint tenancy

An applicant, who has left a current tenancy where more than one tenant received a bond loan from the Department, can be considered for further bond assistance where the applicant's share of the current bond loan has been returned by the landlord or agent. Where this occurs, the applicant is no longer responsible for the remaining bond loan.


1.4.13 Exemptions to repayment of bond

 Appendix 1.6.2 – Outstanding Charges Repayment Agreement

Exemptions to repayment of a previous bond loan

The Department does not require the bond to be repaid where:


- it is demonstrated that the landlord illegally withheld the bond (pre RTBA)
- the bond is retained by the landlord, as the tenant could not provide sufficient notice of their intention to vacate due to their requirement to commence a public housing tenancy or a tenancy offered by a registered Housing Association.

 Where the bond has been illegally held by the landlord, advise the applicant to apply to VCAT under RTA 1997 s. 416(1). Advise the applicant to request a VCAT determination directing the landlord to repay the bond monies directly to the Department. Request a copy of the VCAT determination directing the RTBA to pay out an amount of bond to the Department. Forward a copy of the VCAT determination to the Bond Recoupment Section who will apply the debt to the landlord and waive the applicant's debt.

Exemptions to immediate repayment of a bond loan

Where an applicant requests further bond and all outstanding bond loans have not been completely repaid, the Department does not provide further assistance unless:

- an applicant is forced to leave a tenancy as they are currently subject to family violence. For example, a group household where one household member takes out an intervention order against another household member. The Department will exempt the person subject to the violence from immediate repayment of any outstanding bond loans. The applicant needs to provide documentation from either a solicitor or an emergency housing worker outlining the circumstances under which the applicant moved out of the property. This criterion is to assist applicants in immediate housing need
- an applicant has been forced to leave a tenancy due to a serious medical condition. The applicant must provide a letter from a medical practitioner confirming that the applicant cannot reside in their existing housing as it is inappropriate. The Department will exempt that person from immediate repayment of any outstanding bond loans.


 In both circumstances, the applicant is required to repay their outstanding charges in the future, and we request that the applicant sign an *Outstanding Charges Repayment Agreement*.

1.4.14 Applicant has outstanding charges

 Appendix 1.6.2 – Outstanding Charges Repayment Agreement

Outstanding charges from a previous department tenancy

Applicants with any outstanding charges from a current or previous tenancy with the Department are not eligible for the Bond Loan Scheme until all outstanding amounts are paid.

 **Note:** *Outstanding charges include rental arrears, maintenance costs that have been substantiated, and water charges. Where outstanding charges are present, we also request that the applicant sign an Outstanding Charges Repayment Agreement.*

Exemption to repayment of outstanding charges

Where an applicant requests a bond and they have outstanding charges from a current or previous tenancy, the Department does not provide bond assistance, with the exception where the applicant is currently escaping family violence and is therefore forced to leave their housing e.g. a joint tenancy where one tenant takes out an Intervention Order against the other tenant. The Department will exempt

the person subject to the violence from the immediate repayment of their outstanding charges.


The applicant needs to provide documentation from either a solicitor or an emergency housing worker outlining the circumstances under which the applicant moved out of the property. The applicant must also relinquish their tenancy rights from their current tenancy before the application can be approved.

This policy is to assist applicants in immediate housing need.

 The applicant is required to repay their outstanding charges in the future, and we request that the applicant sign an *Outstanding Charges Repayment Agreement*.

1.4.15 Bankrupt applicants

 *Appendix 1.6.2 – Outstanding Charges Repayment Agreement*

 The Department does not request bankrupt applicants to make a lump sum payment or to sign an *Outstanding Charges Repayment Agreement* to repay outstanding charges, provided the bankruptcy covers the period in which the charges were incurred.

Note: Prior to 2 April 2002, a three month waiting period applied to applicants with outstanding charges from a previous bond loan or from a previous tenancy with the Department which were subject to bankruptcy.

1.4.16 Applicant is under an assurance of support

An applicant under an Assurance of Support is not eligible for a bond loan unless the sponsorship arrangement has expired or broken down.

Documentation is required to confirm that the Assurance of Support no longer exists or has broken down, i.e. a letter from Centrelink to confirm they are receiving a statutory income.

1.4.17 Victorian residency requirement

Applicants from interstate, permanent residents from overseas (including New Zealand) who have recently arrived in Victoria can apply for the Bond Loan Scheme provided they meet all other eligibility criteria.

1.4.18 Application from household residing interstate

Where an applicant has secured a property in Victoria but they are residing interstate, they do not require a Victorian contact address to be eligible to apply for bond.

Documentation from an owner or landlord listing the applicant as a tenant must confirm that the property they will be renting is located in Victoria and must include address details.

1.4.19 Permanent residency


 [Allocations Manual](#)

 [Department of Immigration & Citizenship](#)

Applicants who were born overseas must provide documentation to confirm they have been granted permanent residency. Appropriate documentation includes:

- a certificate of Australian citizenship

- a Certificate of Evidence of Residence Status (CERS).

 If unsure whether a particular Visa is entitled to Permanent Residency, The Department of Immigration and Citizenship (DIAC) can be contacted via their website or by telephone: 131 881, to confirm.

New Zealand residents


New Zealand residents living in Australia prior to 27 February 2001 are regarded by the Department of Immigration to be permanent residents of Australia. However, New Zealand residents entering Australia after the 26 February 2001 are no longer automatically residents of Australia upon arrival, and therefore are not eligible for bond assistance unless they have since been granted permanent residency status.

Clients subject to Centrelink's two-year waiting period

Newly arrived migrants, including New Zealand residents arriving after the 26 February, 2001 who are permanent residents and subject to Centrelink's two year waiting period are eligible for bond subject to meeting all other bond eligibility criteria.

Applicant is on a protection visa

Applicants who have a Permanent Protection Visa (PPV) or a Resolution of Status Visa (ROS) are eligible to receive immediate access to Centrelink, Newstart, Youth Allowance, Age Pension, Disability Support Pension and Family Tax Benefit parts A and B and are eligible to apply for bond, provided they meet all other bond eligibility criteria.


 For descriptions on these Visa types, refer to the [Allocations Policy Manual](#).

Note: A member of a couple who is not a permanent resident, however, is listed as a rent contributor on the application is not eligible to receive a share of the bond loan.

1.4.20 Age requirement

Any applicant is eligible to apply for the Bond Loan Scheme, regardless of age, provided they have an independent income and have been accepted as a tenant by a landlord or estate agent.

1.4.21 Represented applicants and guardianship requirements

 [Department Tenancy Management Manual](#)

Where the lease has been co-signed by another person with the applicant (i.e. their guardian), we assess the applicant on any income they receive including income from their guardian. Documentation confirming income may include a Statutory Declaration prepared by a guardian or parent who provides financial support.

If the lease is signed by a guardian only, because the applicant does not have an income, we request that the guardian provide income and asset documentation and assess the guardian for the bond loan.

1.4.22 Applicant is a current or former tenant or resident

As of 19 January 1998, current and former tenants, residents and occupiers of Movable Units from the Department, can be assessed for a bond loan at the time they apply.

Note: Prior to this policy change, applicants who had been Department tenants six months prior to making an application for bond were not eligible for assistance. This restriction no longer applies.

1.4.23 Couple and family applications

Bond Loan Scheme Policies & Procedures

Where the Department is provided with documentation that confirms that an applicant is paid at a married rate, we request that they apply with their spouse.

Both members of a couple are assessed according to each of the criteria for the Bond Loan Scheme. The Income and Asset Limits specified for couples are used to determine eligibility.

However, where one member of a couple has a bond loan from a previous tenancy which is outstanding, the Department requests that they repay their portion of the debt.

If one member is unable to repay their portion of the debt or is otherwise ineligible for their share of the bond loan, the primary applicant is contacted to ensure they agree to proceed with the application for a share of the bond for any members who are eligible. If the applicant does not agree, the bond application is made ineligible. If the applicant agrees, the Bond is partially approved. This will result in the eligible applicant(s) being approved to receive their share of the bond, provided they are eligible according to each of the criteria. (Refer *Return of Previous Bonds* in this manual.)

1.4.24 Group households

Where an application is received from a group household, the names of household members accepted as tenants must be included on the tenancy agreement or letter from the landlord/estate agent in order for each member to be assessed for bond.

All members of a group household applying for bond need to submit their documentation together as only one bond application can be made per household.

However, where one member of a household has a bond loan from a previous tenancy which is outstanding, the Department requests that they repay their portion of the debt.

If one member is unable to repay their portion of the debt or are otherwise ineligible for their share of the bond loan, the primary applicant is contacted to ensure they agree to proceed with the application for a share of the bond for any members who are eligible. If the applicant does not agree, the bond application is made ineligible. If the applicant agrees, the Bond is partially approved. This will result in the eligible applicant(s) being approved to receive their share of the bond, provided they are eligible according to each of the criteria. (Refer *Return of Previous Bonds* section in this manual.)

1.4.25 Applicant joining established group household

Where the original bond was not provided by the Department

An applicant who wishes to move into an established group household can be assessed for bond. The applicant is assessed according to the eligibility criteria for the Bond Loan Scheme. The applicant must provide the following:

- written confirmation from the owner or estate agent that the applicant has been approved as a tenant and the amount of bond required
- a signed tenancy agreement which includes the name of the applicant.

In these circumstances cheques are issued to the RTBA on behalf of the new tenant only.

If the applicant is joining the household because another tenant is vacating, we do not make bond cheques payable to the tenant who is vacating the property or to tenants who remain in the property.

Where the original bond was provided by the Department

Where the original bond was provided by the Department, the applicant cannot be assessed until the original bond has been repaid in full. This is because the Department issues only one bond per tenancy.

If this is the case, the applicant can request the agent or landlord to return the original bond or provide written documentation from the landlord/agent confirming that the bond will be returned in full upon the termination of their current tenancy, and then all applicants can reapply for bond assistance.

1.4.26 Owner occupied property

Applicants who will be sharing the property with the owner or sharing a property that has been converted to a dual occupancy must provide a copy of a tenancy agreement or a letter from the owner confirming that a tenancy arrangement exists.

We confirm ownership of the property by contacting the Rates Office of the local council where the property is situated.

1.4.27 Applicant is to sub-lease a property

Where an applicant is sub-leasing a property, the applicant can be assessed for bond where the following conditions are met:

- written permission received from the original landlord giving approval to sublet the property
- a copy of the tenancy agreement between the original tenant and the applicant (sub-tenant) is provided
- the bond is to be lodged with the RTBA
- the Department has not already provided a bond to the original tenant
- where the property is a commercial property, a copy of the commercial lease which indicates that the lessee has permission to sub-let the property.

Note: This policy does not apply to properties whose rents are subsidised by either the Department or an educational institution.

1.4.28 Commercial properties

RTA 1997 (s. 7) does not govern commercial leases for rental properties such as a retail outlet or factory. Therefore tenants moving into these properties are ineligible to receive bond assistance.

1.4.29 Properties managed by community groups

Community housing organisations, including religious organisations, which manage properties owned by the Department and/or already receive Department financial assistance for properties they manage, should not receive bonds. For this reason, tenants moving into these properties are not eligible to receive bond assistance.

However where the property is not owned by the Department and the community group does not already receive Department financial assistance for the property, then the tenant is eligible to apply for bond assistance where:

- a tenancy agreement has been signed
- the landlord requires bond
- the bond will be lodged with the RTBA.

1.4.30 Registered housing providers (e.g. housing associations)

Registered Housing Providers


The Victorian Government's Growth Strategy, 'Building More Homes Together' and similar funding initiatives aim to increase the provision of affordable housing options through partnership with Registered Housing Providers. These agencies operate within Department's Housing Provider Framework which specifies eligibility criteria and housing outcomes. They are required to set rents which are affordable for tenants while maintaining their own financial viability.

Tenants entering properties owned or managed by Registered Housing Providers are eligible for Rent Assistance and the Bond Loan Scheme, subject to meeting all other Bond Loan Scheme eligibility criteria, including the repayment of outstanding charges and an existing or previous bond loan. Note that exemptions apply for repayment of an existing bond where:

- the applicant provides written advice from their current landlord/agent that the bond will be returned in full to the Department on the termination of their current tenancy
- the bond is retained by the landlord, as the tenant could not provide sufficient notice of their intention to vacate due to their requirement to commence a public housing tenancy.

A policy consideration 'Bond is for a Housing Association Property' is applied in HiiP to enable the assessment to proceed.

Note: The Bond Loan Scheme is not available for properties leased under the Housing Provider Framework.

 Refer to the Housing Registrar website for more information.

1.4.31 Student accommodation

The Department would not provide bond assistance where students are applying for bond to move into a property that is owned by an educational facility, whether it is subsidised or not, as any such tenancy would not be subject to any tenancy law and bonds would not have to be lodged with the RTBA.

However if the property is subsidised by an educational institution but does not fall under the above exemption, (for example, a private rental property where a university is paying a subsidy to the tenant), and is therefore covered by residential tenancy law, the Department would be able to provide bond assistance.

Bond loans are only provided to applicants in student accommodation if the **RTA 1997** covers the accommodation and the bond is being lodged with the RTBA.

1.4.32 Rooming and boarding houses

The Department assesses applications for bond from applicants wanting to move into rooming houses or boarding houses that are not partly owned by the Department.

The applicant must provide documentation to confirm that the amount requested is for a bond loan. If an applicant requests bond to pay a key deposit, the Department does not give assistance.

1.4.33 Caravans and caravan parks

An applicant can be assessed for a bond loan where they will be renting a caravan in a caravan park if:

- it will be the primary place of residence
- the caravan is located in a registered caravan park (i.e. an on-site van that is permanently situated in a caravan park)

- a tenancy agreement will be signed
- the landlord requires bond
- the Bond will be lodged with the RTBA.

Note: Caravans parked in privately owned residences are not eligible for the Bond Loan Scheme.

1.4.34 Applicant already moved into property

We accept bond applications from applicants who have moved into a property before applying for a bond loan, however we do not provide bond if the tenancy is about to end or will not be ongoing.

Where documentation is provided confirming that the landlord as the tenant of the property accepts the applicant and that the bond is outstanding, we assess the application according to the eligibility criteria for the Bond Loan Scheme. The documentation must also confirm that the tenancy will be ongoing for a reasonable period of time (i.e. the tenancy is not about to end).

1.4.35 Bond amount has already been paid


Where the bond has already been paid and the applicant applies for a bond loan with the Department, the applicant is generally not eligible for the scheme unless they meet one of the following exemptions:

- the applicant arranged for payment of the bond as they were not provided with all the necessary information by the Department when the initial inquiry was made by the applicant
- the applicant was not provided with information in their preferred language and as a result were not fully informed of the Department's requirements
- the applicant has a Departmental bond loan on a current property and has paid the bond on a new property in order to secure tenure. Once the current bond loan has been repaid, a new bond cheque can be made out to the RTBA on behalf of the applicant(s) for the new property. This would depend on the return of the initial bond to the Department and return of the applicant's bond to the applicant
- the applicant has been unable to attend the Housing Office because of a serious health problem.

In these circumstances the application and all relevant documentation is referred to the Team Manager for approval.

Where an applicant has made a payment other than rent or bond to the landlord/estate agent before the tenancy agreement is made e.g. an application deposit or an application fee, the applicant is still eligible for bond. However, if the payment is equivalent to the bond amount required, we do not provide bond unless the exemption criteria is met.

1.4.36 Bond loan limits link to loan amounts Bond Loan Scheme

 Income/Asset Limits and Maximum Bond Loan Amounts

Bond loan amounts

The Department provides bond assistance based on the actual size of the rented property. These limits are based on metropolitan median rents for each property size.

The Department counts a study or similar room (e.g. separate dining room) as a bedroom for the purposes of calculating the maximum bond loan, where the household intend using that room as a bedroom e.g. a family with three children rent a property with two bedrooms and a study. In this situation the property would be regarded as having three bedrooms.

A lounge/living room cannot be counted as a bedroom where it would result in the household no longer

having access to a lounge/living room.

Calculating bond entitlement

Where the bond amount is less than the maximum bond loan entitlement for the appropriate property size the following formula is applied:

$$\frac{\text{Actual bond amount}}{\text{Number of rent contributors}} \times \text{Number of eligible applicants} = \text{Bond amount provided}$$

Where the bond amount is more than the maximum bond loan entitlement for the appropriate property size the following formula is applied:

$$\frac{\text{Max bond entitlement for bed size}}{\text{Number of rent contributors}} \times \text{Number of eligible applicants} = \text{Bond amount provided}$$

Group households

If only one member of a group household is eligible for the bond, HiiP will determine the applicant's share of the bond by dividing the maximum bond entitlement for the bed size (or actual bond amount - whichever is lower) by the number of adult household members.

1.4.37 Single parent applicant within a group household

Applications from a single parent in a group household are assessed by dividing the actual bond by the total number of adult household members (i.e. rent contributors). The single parent is entitled to their share of the maximum bond loan amount according to the size of the rental property e.g. a single parent with one child applies with another single person. The household will be renting a three-bedroom property. Both the single parent and the other single household member would be entitled to a maximum of \$725 each (one half share of the \$1,450 three-bedroom bond limit).

1.4.38 Revive a bond application


A bond loan application may be revived where an applicant returns within 14 days of the initial bond application being received and made ineligible or cancelled, except where a revival is due to an outcome of an appeal. For appeals there is no restriction on timeframe for revival. This may occur where the applicant deemed ineligible returns in the allocated time with new documentation verifying their eligibility for the bond loan (e.g. updated documentation verifying that their assets are within the Department's limits, or proof that outstanding charges have been repaid).

If an applicant returns with updated information beyond the 14 days allowed for revival, they must submit a new bond application (i.e. the initial bond application is not revived).

1.4.39 Appealing decisions

Business Practice Manual

An applicant may appeal a decision made by the Department in relation to their bond application, or the amount outstanding under a previous bond loan.

 The Department responds to requests to resolve a wide range of issues that arise when the living environment of tenants or occupiers of premises which neighbour Departmental properties is being affected. (Refer [Housing Appeals](#) in the Business Practice Manual for more information.)

1.5 Bond Loan Scheme Procedures

1.5.1 Bond applications

Bond Loan Scheme

An applicant can apply for the Department's Bond Loan Scheme by providing the required documentation to any Housing Office or Bond Loan Scheme agency throughout Victoria. The applicant is not required to attend the Housing Office closest to the area within which they are planning to reside.

Bond applications can be received over the counter, by mail, facsimile or via e-mail.

When an initial inquiry is received, the applicant is informed of the documentation and information required (e.g. proof of income, assets, permanent residency and proof of tenancy etc.). They are then provided with a Bond Loan Scheme Application form and a brochure on the Bond Loan Scheme. If they prefer, direct them to the relevant Department website where an application can be downloaded, completed, and sent back to the office via e-mail.

Request that they complete and return the application form to the Housing Office with the required documentation for all household members applying for bond.

When an application is received via e-mail it will appear in the Housing Assistance and Advice Team (HAAT) inbox. The delegated Housing Officer creates a bond application through the Housing Integrated Information Program (HiiP) and detaches the documents. These documents and the bond application form are then attached to the applicant's bond application in HiiP.

Where the bond application is received by mail, the supporting documents and the bond application form are scanned using the Document Management System (DMS) technology and are attached to the relevant bond application in HiiP.

The applicant is asked whether they prefer to collect the bond cheque (subject to approval) in person, receive it by post or forwarded to the real estate agent/ owner. Note the preferred method on the top of the bond application form.

A file is created by the relevant officer on which, the bond form and hard copies of all documents are retained. Original documents such as letters, identity documents/cards, bank statements etc. are returned to the applicant.

Once a bond reference number is generated, it will become a work item within the HAAT inbox. A Housing Officer can then select the application from the inbox to update and assess.

An acknowledgement that the bond has been received must be generated and sent by the relevant HSO to the primary applicant through their preferred method of communication (i.e. post or email).

Information required to process bond

In order to assess the application, the applicant must provide the following information:

- Proof of identity for each person applying who receives an independent income. Identity is established through the provision of original documents or certified copies in accordance with the Proof of Identity requirements, which detail the type of identity documents the Department will accept.
- Income statement that is no more than two weeks old confirming average gross weekly income received from Centrelink, an employer or documentation confirming any other source of income (see Income Confirmation below).
- A completed bond application form, including Section C of the form to be completed by the Real Estate Agent or Landlord, with the following information:

- ⇒ name, contact address and phone number of the Landlord / Agent
 - ⇒ address of the property to be tenanted
 - ⇒ the number of bedrooms in the property
 - ⇒ the names of all proposed tenants
 - ⇒ bond amount required
 - ⇒ weekly rent required
 - ⇒ duration of tenancy agreement
 - ⇒ date tenancy is to commence, etc.
- Confirmation of the applicant's current bank account balance. This can take the form of a current bank book, bank statement, print-out of an account or statement from a credit co-operative, or any other financial institution document that confirms the applicant's savings. A recent print-out from an automatic teller machine is acceptable if the card number on the print-out matches the card number on the account card belonging to the applicant.

Any documents received via e-mail, through the post or over the counter are date stamped with the date that they are received, scanned as necessary and placed on the hard-copy file.

Centrelink Confirmation eServices (CCeS) - Income confirmation scheme (ICS)

The applicant may nominate to have their Centrelink income and asset details automatically sent to the Department as part of the application process. Clients participating in Centrelink Confirmation eServices ICS are not required to provide income and asset documentation.

 Ensure that the signed Authority for Centrelink to release customer information to the Department is included in the applicant's documentation.


If the applicant is unable to provide documentation concerning a Centrelink payment and does not consent to participation in CCeS ICS, they are required to provide a statement from Centrelink outlining all income and assets being received if they wish to continue with their bond application.


The authority is limited to the particular service that it is provided for (eg. to assess eligibility for a bond loan) and is valid for the duration of that service. A separate authority form must be signed for each service provided.

Where conflicting information is received regarding assets (e.g. the client has provided a bank statement which shows different asset amounts to the Income Confirmation (IC) Statement) the client is:


- a) firstly given the option to attend Centrelink to update their information after which a new IC Statement will be requested; or alternatively
- b) given an opportunity to provide evidence that the funds have been spent (not merely withdrawn) by providing a new statement and receipts, bills etc. showing the payment/s made
- c) assessed on the asset amount shown on the bank statement where this is more recent than the IC Statement and the applicant cannot provide either of the above.


1.5.2 Evidence of tenancy

 Appendix 1.6.4-5 – Council Rates Offices

 Appendix 1.6.6 – Form of Authority

Confirm ownership of rental property with council

 Where the proposed tenancy (lease) is with a private owner, generate a confirmation of ownership letter in HiiP and fax to the local Council to confirm ownership of the property. See Appendix 1.6.4-5 for a list of *Council Rates Offices*, their responsible suburbs and telephone numbers. HiiP also contains this information.

 Where council is unwilling to confirm ownership details, advise the applicant, and request they contact the owner to provide another form of evidence to confirm property ownership, such as a copy of their most recent Rates Notice or a copy of the Property Title. Alternatively, the owner may complete a *Form of Authority* allowing the local council to confirm property ownership details with the Department. Fax or email the signed Form of Authority to the relevant council to initiate the release of information.

Confirm tenancy and bedroom size details with owner/estate agent

Where the applicant has provided a letter from an agent/landlord of the property, contact them and confirm that the following details in the documentation are correct:

- that the property will be leased to the applicant mentioned in the documentation
- that all details regarding the tenancy are correctly documented
- that the bond has not already been paid.

Check the property size (i.e. number of bedrooms) with the agent/landlord. If the household advise that the property has a study (or separate dining room, etc.), check with the owner that these property details are correct and that the household will still have access to a separate living area.

Owner has changed their name

Where the landlord has changed their name and the council have the previous name of the landlord, request that the applicant provide legal documentation from their landlord confirming the name change.


If the landlord has changed their name but has not registered it by deed poll, request the applicant provide a Statutory Declaration from the landlord detailing their current name and the reason for the change. Advise them that they must complete a Bond Transfer form and lodge it with the RTBA.

Applicant sharing with owner and dual occupancy

Where an applicant provides a letter from the owner advising that the applicant will be sharing the property but that the property has been converted to dual occupancy (eg. a house that has been converted to two flats), confirm with the local council that the property has dual occupancy. Proceed with assessing the application.

If the applicant is sharing the property with the owner, telephone the local council to confirm ownership details.

Bond already paid by applicant

 Where the applicant has paid the bond and is eligible to apply for a bond loan through the Department and they meet one of the exemption criteria, contact the landlord/estate agent to establish whether they are prepared to reimburse the applicant the original bond. (Refer **Bond Amount has Already Been Paid** section in this manual.)

If the landlord has or will establish a tenancy and is prepared to reimburse the applicant, proceed with the assessment. If the landlord has already lodged the bond with the RTBA, a bond claim form will need to be filled out for the bond to be returned.

A second application from a group household

If a second application is received from a group household and an earlier application has been approved, explain to the applicant that their application cannot be assessed because an earlier application has already been approved. Also explain that when applying for bond, a group household can only make one application.

1.5.3 Other forms of accommodation

Check documentation from the caravan park

Ensure that the caravan park is licensed or registered with the council by contacting the Public Health Unit or Health Office at the municipal council in the local area.

If the caravan park is registered, make a note on the letter or lease that you have confirmed that the park is registered.

Contact the owner or manager of the caravan park to confirm the details of the tenancy and note these on the application form.

Proceed with the assessment of the application according to the eligibility criteria for the Bond Loan Scheme.

Rooming and boarding houses

Check that the applicant has provided documentation from the owner of the boarding house, private hotel or rooming house and that the property is not partly owned by the Department. The documentation must confirm that the bond loan is to be used as a bond on the property, not for a key deposit.

Contact the owner or manager to confirm the details of the tenancy and note this on the application form.

Proceed with the assessment of the application according to the eligibility criteria for the Bond Loan Scheme.

Housing provided by community groups or religious organisations

Confirm the ownership of the property; check the letter or lease provided to ensure there is a contact name and telephone number for the person who signed the documentation. Contact that person to confirm whether the Department is part owner of the property under a Project Partnership or Joint Venture or if the Department already provides assistance for the property, if so the application is not approved.

However if the property is not owned by the Department and the community group does not already receive assistance for the property, then the tenant is eligible to apply for bond assistance.

Confirm that:

- a tenancy agreement has been signed
- the landlord requires bond
- the bond will be lodged with the RTBA.

Housing provided by registered housing providers (e.g. housing associations)

Confirm the ownership of the property. Check the letter or lease provided to ensure there is a contact name and telephone number for the person who signed the documentation. Contact that person to confirm whether the property has been funded through Growth Strategy, Building More Homes Together or similar funding arrangements.

Confirm that:

- a tenancy agreement has been signed
- the landlord requires bond
- the bond will be lodged with the RTBA.

Note: The Regional Community Housing Project Officer can advise if the property has been funded through Growth Strategy, Building More Homes Together or similar funding arrangements.

Applicants moving from their own or a Department owned movable unit

To confirm that the applicant moving from a movable unit meets the criteria for a bond loan, check the address in HiiP to confirm that the Department owns the property.

If it is not owned by the Department, request that the applicant provide a letter from a Community Support Worker or a Solicitor confirming that they do not own the movable unit, and that they do not have assets remaining from the sale of the property that would make them ineligible.

If the applicant has assets that exceed the asset limits, advise them that they are not eligible for bond and of the reason they are ineligible.

1.5.4 Checking applications

Check that all of the necessary documentation has been provided and matches the information contained in the Bond Loan Application Form. Check that the documentation shows the following:

- identification
- proof of residency
- proof of income and assets
- proof of tenancy
- repayment requirements for outstanding bond loan and/or other charges
- other policy considerations (e.g. whether a policy exemption may apply).

If any documentation or information has not been provided, enter the application details in HiiP and request the additional information and documentation required.

1.5.5 Enter the application in HiiP

 Appendix 1.6.7 – Example: Creation of an External Party for Inclusion in HiiP

Enter the bond application details in HiiP.

Note: When entering the applicant's information in HiiP, carry out a client search in HiiP to check for an existing client record. If a match is found, a new bond application ID is created in HiiP upon selecting a client record (using the 'Add Client' button). If no match is found, a new bond application ID is created in HiiP using the 'Create new' button.

Once all information has been captured in HiiP, HiiP will assess whether the application passes or fails the eligibility criteria and display the results. Some of the issues that may arise are:

- previous bond with the Department
- outstanding charges with the Department
- income and assets do not meet the criteria
- bond rental affordability limits are not met (i.e. 55% rent ratio test).

The application cannot be completed in HiiP until the issues are resolved for the application to be made eligible.

Requesting further information from an applicant

Where certain documentation required to assess the applicant's eligibility for the bond loan has not been provided, continue to enter the available information in HiiP.

From the Assessment tab in HiiP, send a letter to the applicant advising them of the documentation required. The letter will be generated by HiiP by selecting 'Send Notification' as a recommendation, to request documents based on the document selections made by the HSO in the Assessment screen.


Sign and send the letter to the applicant by post. Alternatively, if the applicant has requested contact by e-mail, the letter will automatically be e-mailed by HiiP.

The above procedure can also be used where an applicant has an outstanding debt. The client should be contacted to check whether the debt can be repaid in order to receive a new bond loan.


The applicant has 5 working days to provide the documentation or information requested. It is recommended that Housing staff contact the applicant by telephone to follow up where the information is not received within the 5 days. Where the applicant cannot be contacted or the information is not received within a reasonable time after the 5 days (e.g. a further 3 working days), the bond application is made ineligible.


Real estate agent details in HiiP

Details of bond agents, Real Estate agents (and some landlords) will be recorded in HiiP. These details can be linked to the bond application by conducting an 'External Party' search.

 Where a private landlord's details are not found in HiiP, their details can be entered. However where no match is found in HiiP for a Bond agent or Real Estate agent, these details must be forwarded to the Lease Management Team to capture the new agent. E-mail the Lease Management Team at lmt@dhs.vic.gov.au with the details of the external party to be registered.

1.5.6 Issues affecting eligibility

 Appendix 1.6.6 – Form of Authority


 Appendix 1.6.2 – Outstanding Charges Repayment Agreement

 [RTBA Online](#)

A previous bond was provided


HiiP will indicate whether an amount from a current or previous bond loan is outstanding. Note whether the 'Bond Settlement' box is checked in the header section of a bond application. If checked, the bond has been repaid. If not checked, the bond loan still has an outstanding amount.

If a previous bond is listed in HiiP or ISIP (Integrated System for Information Processing), confirm that the amount is still outstanding by contacting the Bond Recoupment Unit on telephone (03) 9096 5315, fax (03) 9096 9127 or e-mail bond.unit@dhs.vic.gov.au. Confirmation of whether a bond is outstanding is only available from Bond Recoupment. If applicable, discuss the matter with the applicant to establish why the bond has not been repaid.


 If the applicant states that the bond has been returned to the Department by the RTBA and this cannot be confirmed in HiiP, check this on the [RTBA Online](#) website using the client's RTBA bond number and surname.

Where the applicant has not approached the landlord/estate agent concerning the outstanding bond, advise them to contact the landlord to request that they complete a Bond Claim Form for the RTBA to return the entire bond to the Department. Also advise the applicant that the current application will be cancelled and that a new application can be made once the original bond is repaid.

If VCAT has made an order for all or a portion of the bond to be paid to the landlord by the RTBA, advise the applicant that no further assistance can be provided until the outstanding bond amount is paid in full. Advise the applicant that they can sign a repayment agreement or repay the full loan to the Department by cash or cheque.


 If they decide to sign an agreement, negotiate an amount they can afford for not less than \$5 per week and arrange for them to sign the *Repayment Agreement Outstanding Charges*. Send the signed agreement to the Bond Recoupment Unit at Level 6, 50 Lonsdale Street, Melbourne 3001.

Applications for further bond


 Applicants who are exempted from immediate repayment of the bond are required to sign an *Outstanding Charges Repayment Agreement* to repay the outstanding charges before being assessed for Bond Assistance. (Refer 1.4.12, 1.4.13 and 1.4.14 in this manual for additional information.)

Documentation from an appropriate Community Worker or Solicitor to support their application must be provided.

Outstanding bond for current tenancy

 If an applicant with an outstanding bond applies for a second bond, ask them to provide written advice from their landlord/agent that the bond will be returned in full to the Department on the termination of their current tenancy. This advice may be a RTBA Claim Form signed by the tenant/s and the landlord/agent.

Where the housing office has any doubt about the authenticity of the documentation, contact the landlord or agent by telephone to confirm their intention to return the bond.

 For further information regarding repayment of a previous bond loan, see [Return of Previous Bonds](#) section in this manual.

Applicant repays original bond by personal cheque

If an application is received for a second bond, and the applicant is making a payment for the previous bond by personal cheque or business cheque, issue a receipt for the payment but do not proceed with the assessment until the cheque has been cleared by the bank.

It takes approximately three days for a cheque to be cleared through the banking process.



Where notification is received by the applicant's bank that there are insufficient funds to cover the amount of the cheque, contact the applicant and explain that the assessment cannot proceed until the previous loan is repaid.

If the applicant has paid with a bank cheque at the post office, proceed with processing the bond.


Note: As an interim measure until HiiP is fully deployed, payments for ISIP created bond loans are paid at an Australia Post Office using either a bond repayment slip or repayment card. Repayment of bond loans created in HiiP can only be paid using a bond repayment slip. Repayment slips can be generated in HiiP via the 'Reports' menu.

Outstanding charges from a previous Department tenancy

Until HiiP is fully deployed, staff will need to search previous accounts in ISIP to determine whether there are outstanding charges in the applicant's name. HiiP does not currently contain details of all previous tenancy accounts. Conduct a name search in ISIP which will show details of previous accounts, provided the assistance was given after 30 June 1989 when the Department commenced recording bond applications on the ISIP system.

  If either searches of HiiP or ISIP show that there are outstanding charges from a tenancy with the Department (either maintenance or rent arrears), arrange for the applicant to sign an *Outstanding Charges Repayment Agreement* to repay the arrears. Advise the applicant that they are not eligible for the Bond Loan Scheme until the outstanding charges have been repaid. (Refer **Return of Previous Bonds** section in this manual.)

 If the outstanding charges accrued as part of a joint tenancy, the applicant must repay their portion of the debt and sign an *Outstanding Charges Repayment Agreement* for the remainder to be eligible for Bond Assistance.

 *Note: Exemptions to repayment of a previous bond or outstanding charges may apply. (Refer 1.4.12 in this manual)*

Applicant left household before debt accrued

Where the applicant was a resident within a Department tenancy and left the household before the outstanding charges accrued, a bond loan may be approved. A policy consideration '*ISIP or HiiP debt not valid*' is applied in HiiP to enable the assessment to proceed. If the applicant was a tenant within the tenancy, the above also applies, provided a transfer of tenancy occurred to remove the departing tenant from the tenancy before the outstanding charges accrued.

1.5.7 Household income eligibility

 Appendix 1.6.1 – Example: Profit and Loss Statement for Self-Employed Applicant

Income

Check that income documentation has been provided for all household members who are applying for the Bond Loan Scheme. Also check that all applicants have completed the relevant sections on the Bond Loan Scheme Application Form.

Enter the income details in HiiP. HiiP will check the current Centrelink income entitlement to ensure that each applicant is receiving their correct entitlement.

Note: As an interim measure until HiiP is fully deployed, housing staff will need to carry out an enquiry through the Centrelink website to verify a client's Centrelink entitlement to payment.

An income received by an applicant must be captured in HiiP even if the income document has not been provided. By not uploading one of the income documents, the applicant will fail the assessment.

HiiP will confirm that the income meets the income limits for the Bond Loan Scheme.

Applicant receives less than full entitlement

If an applicant is receiving a lower rate of benefit than they are entitled to, and they have not agreed to CCeS ICS, ask them to provide a statement from Centrelink stating the reason why. Check if the reduction is due to the applicant receiving other income, (i.e. wages).

Where the documentation confirms they are on a reduced statutory income and not receiving another type of income, use the amount they are receiving.

Applicant receives statutory income and is working

Where an applicant is receiving a full or part benefit and is also working, the applicant must provide documentation from their employer that confirms:


- the employer's contact name, address and telephone number
- the amount of gross wages including overtime and other allowances received by the applicant for the last 13 weeks.

Calculate the average weekly wage and add this to the weekly Centrelink benefit to obtain the applicant's gross weekly income and assess the applicant against the appropriate income limit for the Bond Loan Scheme.

Where income payments have not commenced

If an applicant's employment has been terminated and they are waiting for a payment from Centrelink, check the date of commencement of the pension/allowance on the letter from Centrelink. Where a commencement date is provided but payments will not commence for some time, check if they have assets or an alternative source of income available, which they could use to pay rent until Centrelink payments commence. If not, do not proceed with the assessment.

Self employed applicants

 Check that the applicant's *profit and loss statement* is the most recent and covers a minimum 13-week period, and that the statement and statutory declaration have been prepared and signed by their accountant.


Where the applicant does not have an accountant or has not been self employed long enough to have a profit and loss statement, they are to provide a projected profit and loss statement and a statutory declaration confirming that the statement is true and correct.

1.5.8 Assess asset eligibility for a bond loan

 Bond Loan Scheme Policy & Procedures

Assets


Enter all asset details in HiiP. Check any documentation provided with the application to confirm whether the applicant's total assessable assets meet the Bond Loan Scheme Asset Limits.

 HiiP will assess the realisable assets of each applicant to determine total household assets and apply the asset limit for the appropriate household type to determine eligibility. Where documentation does not indicate if an asset is realisable, request the applicant's written permission for you to contact the company by telephone to confirm the value. Any information given must be noted on the documentation to indicate that it has been verified with the company. (Refer **Asset Eligibility** in this manual.)

Where the applicant has provided a printout from an Automatic Teller Machine (ATM), this can be accepted only where the officer processing the application has checked the number of the account on the printout against the number on the applicant's ATM card to confirm that the account belongs to the applicant.

Where the assets are above the Bond Loan Scheme Asset limit for the appropriate household type, advise the applicant they are above the asset limit for a bond loan and that their application cannot proceed and be approved.

Check ownership of real estate

 Check if the applicant owns or is part owner of any real estate. If they own real estate, check whether the household can make 'effective use' of the property. If the household has provided documentation to confirm that they cannot make 'effective use' of the property, proceed with the assessment of the application. (Refer **Applicants Who Own Real Estate** in this manual.)


Where the tenant can reside in the property but chooses not to, the applicant is not eligible for the Bond Loan Scheme and the application cannot proceed.

1.5.9 55% of income

HiiP will assess the applicant's income to check whether the rent charged does not exceed 55% of income.

Note: The weekly rent refers to the actual rent only, and does not include additional charges such as utility or service fees.

If the weekly rent charged on the property is less than 55% of the applicant's income, the application will satisfy this eligibility criterion. HiiP will display a 'Pass' against the relevant criterion.


 If the rent is above 55% of the total income, check whether a policy consideration applies such as where the applicant provides documentation to confirm that they will receive an increase in their income e.g. a single applicant who is pregnant will be granted a Parenting Payment Single at the completion of their pregnancy. If so, continue with the assessment.

Another policy consideration could be where an applicant receives a supplementary income from a


relative or friend. Although HiiP will display a 'Fail' against this criterion, the bond may be escalated to a Team Manager with a recommendation that the relevant policy consideration be applied. (Refer [Supplementary Income and Increases in Income](#).)

Where the applicant is waiting for a pension or allowance to commence and currently has no other income, if they have a cash asset that does not put them above the Bond Asset limit, calculate their income on the assets documentation provided. Divide the amount of the assets by the number of weeks until Centrelink payments commence to ensure that rent payments are not more than 55% of their assets. If the rent is not more than 55% of the assets, the applicant meets the 55% of income criterion.

Where the rent on the property is higher than 55% of the applicant's income and no policy considerations apply, continue to assess the bond application in HiiP. However, in this instance the bond loan is made ineligible. A letter will be printed informing the applicant of the reason why their bond was not approved.


 **Note:** The calculation of 55% of the rent involves adding together both assessable and non-assessable income (see [Income Eligibility](#)) and includes the maximum Rent Assistance (see [Rent Assistance Table](#)) appropriate for the household type, to determine the total household income. This is then multiplied by 55%.

1.5.10 Complete the assessment in hiip

 [Office of Housing Allocations Manual](#)

Check Hiip for rental application

During processing of the bond application, HiiP will check to see if the person applying also has an application for housing. If so, and the applicant has indicated on the Bond Application form that they want their address updated, then update their application address in HiiP.

 Where the applicant has an approved early housing application, advise them that a reassessment will occur to ensure their ongoing eligibility for early housing.

HiiP will send a work flow to the relevant HAAT team in-box advising that an early housing application reassessment is required.

Note: As an interim measure until the 'Client' space in HiiP is fully deployed, housing staff will need to search for and update any public housing application registered on ISIP which the bond applicant may have, with the new details including their new address.

If the bond applicant has an Early Housing Application, the relevant Housing Office where the application is held is contacted to organise a reassessment based on the new housing situation.

Obtaining approval

Once all the information has been entered in HiiP, and the application is assessed as eligible, proceed to approve the bond loan.


1.5.11 Revive a bond application

Where new documentation is received within 14 days of the initial bond application being made ineligible or cancelled, the bond application may be revived. Check the documentation received from the applicant and update the information in HiiP. Scan all new documents into HiiP, substituting any existing documents with the most recent.

The bond application is revived in HiiP by reassessing and approving the application if eligible.

1.5.12 Process the bond cheque

Write a bond cheque

 Determine the amount of bond the applicant is entitled to before writing the cheque. Ensure that the amount written on the cheque corresponds to the 'Approved amount' displayed in HiiP.

Complete the bond cheque making it payable to the RTBA. All cheques must be marked "Not Negotiable".

Arrange for two authorised staff to sign the cheque. Either signatory may enter the cheque number in the relevant field in HiiP.

Where there is only one other authorised staff member available and the HSO processing the cheque is an authorised signatory, it is acceptable for the processing officer to be one of the signatories signing the cheque. The second signatory must check the bond assessment in HiiP prior to signing the cheque and must enter the cheque number in the relevant field in HiiP.

Photocopy the bond cheque and attach the photocopy to the application. Scan the bond cheque into HiiP ensuring it is attached to the relevant bond application ID.

Sign the owner/estate agent's letter and the applicant's letter.

Prepare the bond lodgement form

Complete all relevant sections of the Bond Lodgement form and give to the tenant to sign with the landlord/agent for the lodgement of the bond with the RTBA by the landlord within ten business days from receiving the bond monies.

The relevant sections of the Bond Lodgement form must be completed by the HSO assessing the bond before giving it to the applicant. It is important that the application number generated by HiiP and the amount of the bond given by the Department is recorded on the form.

Providing the cheque to the client

The bond cheque and Bond Lodgement form may be collected by the client in person, or sent by normal post either to the client or real estate agent/ owner. If the client was not previously asked whether they preferred to collect the bond cheque in person or receive it by post (as noted on the front of the Bond Loan Application form), contact them by telephone to inform them that the cheque has been approved and to determine collection or delivery details.

Note: Once the cheque has been lodged with the RTBA, the cheque status will be updated in HiiP to 'Presented' under the Accounts tab.

Applicant no longer meets the eligibility criteria

Where the applicant does not meet one of the eligibility criteria stated in the application, e.g. the applicant owns a residential property where they could live, contact them to explain that they are not eligible for bond. If there is a reason why they cannot make "effective use" of the property, ask them to provide documentation to support this.

If you find during the interview that the applicant is no longer eligible, but their application has been approved and a cheque written, you will need to cancel the cheque and ensure that the application is updated in HiiP.

When cancelling a cheque, write 'cancelled' across the front of the cheque and then attach it to the stub in the chequebook.

1.5.13 Archiving bond applications

All hard copy bond applications which have been assessed and approved, made ineligible or cancelled must be forwarded on a weekly basis to the Bond Recoupment Unit located at Level 6, 50 Lonsdale Street Melbourne 3000.

Ensure that all documentation is attached.

1.5.14 Repayment of outstanding bond loan

All bond loan applicants who are repaying a bond loan must be issued with a Bond Loan Repayment Card or a Bond Loan Statement.

Note: As an interim measure until HiiP is fully deployed, a Bond repayment slip can be generated through the HiiP 'Reports' menu, which can be used to repay a bond issued through either ISIP or HiiP.

Only the account balance of an outstanding bond approved via ISIP or HiiP is available in HiiP at this stage. A transaction statement for a bond loan can be printed through the 'Reports' menu in HiiP.

Where a bond loan was provided more than 12 months ago (based on the start date of the private rental tenancy), HiiP will print a notification letter to landlords or their agents to confirm whether the tenancy is to continue. The letter is sent one month after the end date of the Lease or the RE/Landlord is to initiate return of the Bond Loan to the Director of Housing.

Contact with the Real Estate Agent or Landlord regarding an outstanding bond will also be triggered by receipt of a bond application for a rental property which has an outstanding Department bond registered against it to a different household. In this circumstance, the new bond application can proceed despite the outstanding bond.

Note: As an interim measure until HiiP is fully deployed, notification letters to landlords regarding continuation of a tenancy after 12 months must be manually generated and sent.

Paying a bond loan debt by instalment

Where a client wants to repay an outstanding debt by instalments, order a Bond Loan Repayment Card. Check to ensure the postal address is correct.

Note: See Note above regarding Repayment of Outstanding Bond Loan.

Advise the client to allow ten working days for delivery of the card. The Bond Loan Repayment Card can be used at any Australia Post, Post Office. If the client wants to make a repayment before the Bond Loan Repayment Card arrives, print a Bond Loan Statement and advise the client they can make payments using the Statement at any Australia Post, Post Office.

Cheques received through the mail

Where a bond loan payment is received through the mail, attach any documentation that is in the envelope to the cheque. Using the information from the cheque or accompanying documentation, check HiiP to identify the bond loan application number.

Generate a Bond Loan Statement from HiiP and forward the Statement together with the cheque and any attached documentation to the sender for payment at any Australia Post, Post Office.

Note: The Department does not accept cash payments. Repayments by clients over the counter must be made by money order or cheque.

1.5.15 Receiving double payment for an outstanding bond debt

Where an applicant has repaid a bond loan and you also receive payment from the RTBA to repay the same bond loan, the applicant must provide a written request for reimbursement of the original bond. Forward the letter with a copy of the receipt to the Bond Recoupment Unit and request that they reimburse the applicant for the appropriate amount.


1.5.16 Cancelling a cheque

 Appendix 1.6.8 – Cancelled Bond Cheque Memorandum

When it is necessary to cancel a cheque contact the Bond Recoupment Unit on (03) 9096 0186, to advise them that the cheque needs to be cancelled. They will then place a stop payment on the cheque through the bank. Cancel the bond application and cheque details in HiiP.

Note: Ensure that a confirmation is received from Bond Recoupment Unit prior to cancellation or replacement of cheque on HiiP.

If you are in possession of the cheque, write **CANCELLED** across the front of it and attach it to the chequebook. Maintain a register of all cancelled cheques.

 Complete a *Cancelled Bond Cheque Memorandum* and email the memorandum to bond.unit@dhs.vic.gov.au or forward it to the Bond Recoupment Unit, Finance & Business Services, 6th Floor, 50 Lonsdale Street, Melbourne 3000. Fax (03) 9096 9127.

This is a four part process:

- the upper portion of the memo (above the line) to be completed with only the cheque number and details by Area Office. Email to Bond Unit
- Bond Unit will email the office with the cancellation confirmation
- area office completes the memo (below the line) and continues with the required action
- email completed memo to Bond Unit.

1.5.17 Cheque signatories

Contact the Banking Section, 6th Floor, 50 Lonsdale Street, Melbourne, 3000 and request copies of all proformas that need to be completed by the new signatory, and to advise the removal of any signatories on the list. Ensure that any changes to a list of signatories at the local Office are updated promptly.


When they are complete, return all forms to the Banking Section. They will update Central Office records and will, once authorised, forward the amendments to the bank.

1.5.18 Where there is a discrepancy in the cheque amount

 Appendix 1.6.8 – Cancelled Bond Cheque Memorandum

Where you identify a discrepancy between the total of the bond loan written on the cheque and the amount recorded in HiiP due to an administrative error the following procedure applies:

- Where the incorrect amount has been entered in HiiP, however the cheque was issued for the correct amount –
 - ⇒ change the cheque number in HiiP to an unused cheque number. Update the bond loan amount in HiiP and then change the cheque number back to the original number (ie. the number of the issued cheque). Save the changes.

- Where the incorrect amount has been written on the cheque, however HiiP shows the correct amount –
 - ⇒  if the amount is less than the original required loan, cancel the cheque by emailing a *Cancelled Bond Cheque Memorandum* to Bond Unit to put a stop to the cheque. Once the cancellation confirmation is received by the Bond Unit, issue a new cheque for the correct bond loan amount.
 - ⇒ if the amount was greater than the bond loan requested or bond limit and the cheque has not yet been presented for payment to the RTBA, contact the client or real estate agent immediately to request that the cheque be returned. Email a cancellation memo to Bond Unit to put a stop to the cheque. Once the cancellation confirmation is received by them, issue a new cheque for the correct bond loan amount. Photocopy the new cheque for the file and scan into HiiP.
 - ⇒ if the cheque has already been presented for payment to the RTBA, contact the RTBA immediately to request that the amount be refunded. If the amount is not refunded, inform the Bond Unit who will take the appropriate recovery action.

Note: For reconciliation purposes, the Bond Recoupment Unit must be informed where there are discrepancies between the bond amount entered in HiiP and the cheque issued.

1.6 Appendices

1.6.1 Example: form – Profit and loss statement for self-employed applicant

DEPARTMENT OF HUMAN SERVICES, OFFICE OF HOUSING

SELF-EMPLOYED - 13 WEEK PROFIT & LOSS STATEMENT		
CLIENT'S DETAILS:		
NAME: _____ ACCOUNT NUMBER: _____		
HOME ADDRESS: _____		
COMMENCEMENT DATE OF BUSINESS: _____		
ACCOUNTANT'S DETAILS:		
NAME: _____		
ADDRESS: _____ PHONE NUMBER: _____		
13 WEEK STATEMENT OF PROFIT & LOSS EXPENDITURE		
FINANCIAL YEAR ENDING: _____ PERIOD FROM: _____ To: _____		
TOTAL BUSINESS INCOME: \$ _____		
EXPENSES:	<i>E.g. Accountancy fees</i>	\$ 150.00
	_____	\$ _____
	_____	\$ _____
	_____	\$ _____
	_____	\$ _____
	_____	\$ _____
	_____	\$ _____
	_____	\$ _____
	_____	\$ _____
	_____	\$ _____
	_____	\$ _____
	TOTAL EXPENSES:	\$ _____
TOTAL PROFIT OR LOSS (Subtract Total expenses from Total Business Income) = \$ _____		
<small>If you require additional space, please complete an additional profit and loss statement with statutory declaration.</small>		
STATUTORY DECLARATION		
<small>People who wilfully provide false information to the Department of Human Services in order to obtain a rebated rent may be liable for penalties of \$2,100 under section 40 of the Housing Act.</small>		
I, _____	(Full name)	
_____	(Occupation)	
at _____	(Address)	
I do solemnly and sincerely declare that all information contained in this profit & loss statement is true and correct. I acknowledge that this statutory declaration is true and correct, and I make it with the understanding and belief that a person who makes a false declaration is liable to the penalties of perjury under the Evidence Act 1958 which may include imprisonment.		
Declared at _____		
In the state of Victoria, this		
Day	Month	Year
Signature of person making the declaration _____		
Before me		
Signature of authorised witness _____		
Signature	Occupation	
<small>An authorised witness is a person who is authorised under section 107A and 123C of the Evidence Act to witness the signing of a statutory declaration.</small>		

1.6.2 Example: Agreement to repay outstanding charges

AGREEMENT TO REPAY VACATED RENTAL / MAINTENANCE ARREARS

Vacated Rental Account Number: _____

Vacated Tenant's Full Name: _____

Vacated Address: _____

Suburb or Town: _____ Post Code: _____

Date Tenant(s) Vacated: ____ / ____ / ____

I/We _____

Of _____ (New address)

Agree to pay \$ _____ per week / fortnight / month (Circle one)

Commencing ____ / ____ / ____ (Date of first payment)

Until the amount(s) owing in my rental / maintenance balance: \$ _____ DR
and other charges balance*: \$ _____ DR are repaid in full.

I can be contacted on: _____ (Telephone number)

I understand that failure to adhere to this agreement may result in the commencement of legal action by the Director of Housing, and that I will be responsible for any legal costs incurred, including solicitors' fees.

Tenant's Signature(s) _____ Date: ____ / ____ / 20__

_____ / ____ / 20__

_____ / ____ / 20__

Signature of Witness: _____ / ____ / 20__

Name of Witness _____ Position: _____

**Note: Your other charges balance is comprised of tenant responsibility maintenance charges and/or water charges. This balance may change if tenant responsibility damage is identified and substantiated at the VCAT.*

1.6.3 Example: Agreement to repay outstanding bond loan

Department of Human Services

Office of Housing

Agreement to Repay Outstanding Bond Loan

Bond Loan Account Number: _____ Outstanding Amount: \$ _____

Rented Property: _____

I, _____, (full name) ____ / ____ / ____ (date of birth)
 of _____ (new address)

agree to pay \$ _____ per week/fortnight, commencing on ____ / ____ / ____, until the amount/s
 outstanding in my bond loan account \$ _____ dr, is cleared.

I can be contacted on Telephone: () _____ (Home) _____ (Mobile)

I am fully aware that failure to keep this agreement will result in legal action being taken and that I will be responsible for any legal costs incurred including solicitor's fees.

Signature of Tenant/Applicant: _____

Signature of Witness: _____

Name of Witness: _____

Date: _____ / _____ / 20____

All documentation and client data received is managed in accordance with the Information Privacy Act 2000.

Office Use Only - send copies of agreement to:

Bond Recoupment Unit
6th Floor, 50 Lonsdale Street, Melbourne 3000
Tel: 9096 0186
Fax: 9096 9127
bond.unit@dhs.vic.gov.au
DX: 210088

1.6.4 Example: Council Rates Offices – Metropolitan Melbourne

Council Rates Office Contact Information

Council Rates Office	Telephone Area Code (03)
Banyule	9490 4222
Bayside	9599 4444
Boroondara	9278 4444
Brimbank	9249 4000
Cardinia	1300 787 624
Casey	9705 5200
Dandenong	9239 5100
Darebin	8470 8888
Frankston	1300 322 322
Glen Eira	9524 3333
Hobsons Bay	9932 1000
Hume	9205 2200
Kingston	1300 653 356
Knox	9298 8000
Manningham	9840 9333

Council Rates Office	Telephone Area Code (03)
Maribyrnong	9688 0200
Maroondah	1300 882 233
Melbourne	9658 9658
Melton	9747 7200
Monash	9518 3555
Moonee Valley	9243 8888
Moreland	9240 1111
Nilumbik	9433 3111
Port Phillip	9209 6209
Stonnington	9522 3333
Whitehorse	9262 6333
Whittlesea	9217 2170
Wyndham	9742 0777
Yarra	9205 5555
Yarra Ranges	1300 368 333

Location / Council Rates Office

Location	Council Rates Office
Abbotsford	Yarra
Albert Park	Port Phillip
Alphington	Darebin
Altona	Hobsons Bay
Armadale	Stonnington
Airport West	Moonee Valley
Arthurs Creek	Nilumbik
Ascot Vale	Moonee Valley
Ashburton	Boroondara
Balaclava	Port Phillip
Balwyn	Boroondara
Bangholme	Dandenong
Batman	Moreland
Bayswater	Knox
Bayswater	Maroondah
Beaumaris	Bayside
Beaconsfield	Cardinia
Belgrave	Yarra Ranges
Bentleigh	Glen Eira
Berwick	Casey
Blackburn	Whitehorse

Location	Council Rates Office
Blackrock	Bayside
Bon Beach	Kingston
Boronia	Knox
Box Hill	Whitehorse
Braybrook	Maribyrnong
Brighton	Bayside
Broadmeadows	Hume
Brooklyn	Hobsons Bay
Brooklyn	Maribyrnong
Brunswick	Moreland
Bulla	Hume
Bundoora	Banyule
Bunyip	Cardinia
Burnley	Yarra
Burnside	Melton
Burwood	Whitehorse
Buttlejork	Melton
Camberwell	Boroondara
Canterbury	Boroondara
Caroline Springs	Melton
Carlton	Melbourne

Location	Council Rates Office
Carnegie	Glen Eira
Carrum	Kingston
Carrum Downs	Frankston
Caulfield	Glen Eira
Chelsea	Kingston
Cheltenham	Bayside
Chirnside Park	Yarra Ranges
Christmas Hills	Nillumbik
Clarinda	Kingston
Clayton	Monash
Clifton Hill	Yarra
Cobden	Corangamite
Coburg	Moreland
Cockatoo	Cardinia
Collingwood	Yarra
Craigieburn	Hume
Cranbourne	Casey
Cranbourne South	Casey
Dallas	Hume
Dalmore	Cardina
Dandenong	Dandenong
Dartmoor	Glenelg
Deer Park	Brimbank
Delacombe	Ballarat
Digby	Glenelg
Diamond Creek	Nillumbik
Diggers Rest	Melton
Docklands	Melbourne
Doncaster	Manningham
Doveton	Casey
East Melbourne	Melbourne
Eden Park	Whittlesea
Elmhurst	Ararat
Elsternwick	Glen Eira
Eltham	Nillumbik
Emerald	Cardinia
Endeavour Hills	Casey
Epping	Whittlesea
Essendon	Moonee Valley
Eumemmerring	Casey
Exford	Melton
Fairfield	Darebin
Ferntree Gully	Knox
Fitzroy	Yarra
Flemington	Melbourne
Footscray	Maribyrnong
Forest Hills	Whitehorse
Frankston	Frankston

Location	Council Rates Office
Gardiner	Stonnington
Gembrook	Cardinia
Gladstone Park	Hume
Glen Huntley	Glen Eira
Glen Waverley	Monash
Glenroy	Moreland
Greensborough	Banyule
Hallam	Casey
Hampton	Bayside
Hampton Park	Casey
Hawthorn	Boroondara
Healesville	Yarra Ranges
Heatherton	Kingston
Heathmont	Maroondah
Heidelberg	Banyule
Highett	Kingston
Hoppers Crossing	Wyndham
Humevale	Whittlesea
Hurstbridge	Nillumbik
Ivanhoe	Banyule
Karingal	Frankston
Keilor East	Moonee Valley
Keilor Park	Brimbank
Keon Park	Whittlesea
Kew	Boroondara
Keysborough	Dandenong
Kilsyth	Maroondah
Kingbury	Darebin
Kingville	Maribyrnong
Knox	Knox
Knoxfield	Knox
Koo Wee Rup	Cardinia
Kooyong	Stonnington
Laburnum	Whitehorse
Lalor	Whittlesea
Lang Lang	Cardinia
Langwarrin	Frankston
Langwarry	Cardina
Laverton	Hobsons Bay
Laverton North	Wyndham
Lilydale	Yarra Ranges
Lower Plenty	Banyule
Lyndhurst	Dandenong
Lysterfield	Knox
Macaulay	Melbourne
Maidstone	Maribyrnong
Malvern	Stonnington
Maribyrnong	Maribyrnong

Location	Council Rates Office
McLeod	Banyule
Melton	Melton
Mentone	Kingston
Mernda	Whittlesea
Merri	Darebin
Monbulk	Yarra Ranges
Montmorency	Banyule
Montrose	Yarra Ranges
Moonee Ponds	Moonee Valley
Moorabbin	Kingston
Mooroolbark	Yarra Ranges
Moreland	Moreland
Mount Waverley	Monash
Moyston	Ararat
Mt Cottrell	Wyndham
Mulgrave	Monash
Murrumbeena	Glen Eira
Nar Nar Goon	Cardina
Narre Warren	Casey
Newlands	Moreland
Newmarket	Melbourne
Newport	Hobsons Bay
Niddrie	Moonee Valley
Noble Park	Dandenong
North Melbourne	Melbourne
North, Croydon	Maroondah
Northcote	Darebin
Notting Hill	Monash
Nunawading	Whitehorse
Oakleigh	Monash
Oakleigh South	Kingston
Officer	Cardina
Ormond	Glen Eira
Pakenham	Cardinia
Park Orchards	Manningham
Parkdale	Kingston
Parkville	Melbourne
Pascoe Vale	Moreland
Patterson Lakes	Kingston
Port Melbourne	Melbourne
Prahran	Stonnington
Preston	Darebin
Redan	Ballarat
Research	Nillumbik
Reservoir	Darebin
Richmond	Yarra
Ringwood	Maroondah
Ripponlea	Port Phillip

Location	Council Rates Office
Rockbank	Melton
Rosanna	Banyule
Rowville	Knox
Roxburgh Park	Hume
Ruthven	Darebin
Sandhurst	Frankston
Sandringham	Bayside
Scoresby	Knox
Seaford	Frankston
Seddon	Maribyrnong
Skye	Frankston
Somerton	Hume
Southbank	Melbourne
South Melbourne	Port Phillip
South Yarra	Stonnington
Spotswood	Hobsons Bay
Springvale	Dandenong
St. Albans	Brimbank
Part St Kilda East	Glen Eira
St. Kilda	Port Phillip
Strathmore	Moonee Valley
Sunbury	Hume
Sunshine	Brimbank
Sydenham	Brimbank
Taylor's Hill	Melton
Tecoma	Yarra Ranges
Templestowe	Manningham
The Basin	Knox
The Patch	Yarra Ranges
Thornbury	Darebin
Toorak	Stonnington
Toolern Vale	Melton
Tottenham	Maribyrnong
Truganina	Wyndham
Tullamarine	Hume
Upper Ferntree Gully	Yarra Ranges
Upwey	Yarra Ranges
Wandin	Yarra Ranges
Wantima	Knox
Warburton	Yarra Ranges
Warrandyte	Manningham
Warranwood	Maroondah
Watsonia	Banyule
Werribee	Wyndham
West Meadows	Hume
Williamstown	Hobsons Bay
Wonga	Manningham
Woori Yallock	Yarra Ranges

Location	Council Rates Office
Yallambie	Banyule
Yarra Glen	Yarra Ranges

Location	Council Rates Office
Yarraville	Maribyrnong

1.6.5 Example: Council Rates Offices – Regional Victoria

Council Rates Office Contact Information

Council Rates Office	Telephone Area Code (03)
Alpine	5755 0555
Ararat	5355 0200
Ballarat	5320 5500
Bass Coast	1300 226 278
Baw Baw	5624 2411
Benalla	5760 2600
Buloke	1300 520 520
Campaspe	5481 2200
Central Goldfields	5461 0610
Colac-Otway	5232 9400
Corangamite	5593 7100
East Gippsland	5153 9500
Gannawarra	5450 9333
Greater Geelong	5272 5272
Glenelg	5522 2200
Golden Plains	5220 7111
Greater Bendigo	5434 6000
Greater Shepparton	5832 9700
Hepburn	5348 2306
Hindmarsh	5391 4444
Horsham	5382 9777
Indigo	5728 8000
La Trobe	1300 367 700
Loddon	5494 1200
Macedon	5422 0333
Mansfield	5775 8555
Mildura	5018 8100
Mitchell	5734 6200
Moira	5871 9222
Moorabool	5366 7100
Mornington Peninsula	1300 850 600
Mount Alexander	5471 1700
Moyne	5568 0555
Murrindindi	5772 0333

Council Rates Office	Telephone Area Code (03)
Northern Grampians	5358 8700
Pyrenees	5349 1100
Queenscliff	5258 1377
South Gippsland	5662 9200
Southern Grampians	5573 0444
Strathbogie	5795 0000
Surf Coast	5261 0600
Swan Hill	5036 2333
Towong	(02) 6071 5100
Wangaratta	5722 0888
Warrnambool	1300 003 280
Wellington	1300 366 244
West Wimmera	5585 9900
Wodonga	6055 9200
Yarriambiack	5398 0100

Location / Council Rates Office

Location	Council Rates Office
Aireys Inlet	Surf Coast
Alexandra	Murrindindi
Allensford	Warrnambool
Anakie	Greater Geelong
Anglesea	Surf Coast
Antwerp	Hindmarsh
Apollo Bay	Colac-Otway
Ararat	Ararat
Armstrong	Ararat
Aspley	West Wimmera
Avalon	Greater Geelong
Avenel	Strathbogie
Avoca	Pyrenees
Bacchus Marsh	Moorabool
Bairnsdale	East Gippsland
Baddaginnie	Benalla
Ballan	Moorabool
Ballarat	Ballarat
Balliang	Moorabool
Bannockburn	Golden Plains
Barmah	Moira
Barwon Heads	Greater Geelong
Bass	Bass Coast
Bealiba	Central Goldfields
Beaufort	Pyrenees
Beeac	Colac-Otway
Beech Forest	Colac-Otway
Bellbrae	Surf Coast
Bells Beach	Surf Coast
Beechworth	Indigo
Berllbridge	Toowong
Belmont	Greater Geelong
Belvoir	Wodonga
Benalla	Benalla
Bendigo	Greater Bendigo
Bet Bet	Central Goldfields
Beulah	Yarriambiack
Beverage	Mitchell
Birchip	Buloke
Birregurra	Colac-Otway
Blairgowrie	Mornington Peninsula
Bogong	Alpine
Bonnie Doon	Mansfield
Boolarra	La Trobe
Boort	Loddon
Bradford	Mount Alexander

Location	Council Rates Office
Breakwater	Greater Geelong
Brewster	Pyrenees
Bright	Alpine
Brim	Yarriambiack
Brimpaen	Horsham
Broadford	Mitchell
Buloke	Buloke
Bung Bong	Pyrenees
Burrumbeet	Ballarat
Bushfield	Warrnambool
Buxton	Murrindindi
Camperdown	Corangamite
Cape Otway	Colac-Otway
Carisbrook	Mount Alexander
Casterton	Glenelg
Castlemaine	Mount Alexander
Cavendish	South Grampians
Charam	West Wimmera
Charlton	Buloke
Chewton	Mount Alexander
Churchill	La Trobe
Chiltern	Indigo
Clifton Springs	Greater Geelong
Clunes	Hepburn
Cobden	Corangamite
Cobram	Moira
Cohuna	Gannawarra
Colac	Colac-Otway
Corio	Greater Geelong
Corryong	Towong
Cowes	Bass Coast
Cressy	Golden Plains
Creswick	Hepburn
Cudjee	Moyn
Cudgewa	Towong
Dadswells Bridge	Horsham
Dargalong	Strathbogie
Dargo	Wellington
Daylesford	Hepburn
Deans Marsh	Surf Coast
Derrinallum	Corangamite
Detpa	Hindmarsh
Devenish	Benalla
Dimboola	Hindmarsh
Dingee	Loddon
Dingwall	Gannawarra
Donald	Buloke
Dookie	Greater Shepparton

Location	Council Rates Office
Dromana	Mornington Peninsula
Drouin	Baw Baw
Drysdale	Greater Geelong
Dunkeld	South Grampians
Dunolly	Central Goldfields
Eaglehawk	Greater Bendigo
Ebden	Wodonga
Echuca	Campaspe
Edenhope	West Wimmera
Eildon	Murrindindi
Elaine	Moorabool
Eldorado	Wangaratta
Ellerslie	Moyne
Elmore	Greater Bendigo
Elphinstone	Mount Alexander
Enfield	Golden Plains
Euroa	Strathbogie
Everton	Wangaratta
Falls Creek	Alpine
Fairhaven	Surf Coast
Fawlett	Murrindindi
Federation Park	Wodonga
Fenton's Creek	Loddon
Flowerdale	Murrindindi
Flora Hill	Greater Bendigo
Foster	South Gippsland
Framlingham	Moyne
Geelong	Greater Geelong
Gerang	Hindmarsh
Gisborne	Macedon
Glenalbyn	Loddon
Glenbrae	Pyrenees
Glengarry	La Trobe
Glenorchy	Northern Grampians
Glenrowan	Wangaratta
Glenthompson	South Grampians
Golden Beach	Wellington
Goorambat	Benalla
Goroke	West Wimmera
Great Western	Northern Grampians
Grovedale	Greater Geelong
Gunbower	Campaspe
Halls Gap	Northern Grampians
Hamilton	South Grampians
Harcourt	Mount Alexander
Harrow	West Wimmera
Hastings	Mornington Peninsula
Hawkesdale	Moyne

Location	Council Rates Office
Hazeldene	Murrindindi
Heathcote	Greater Bendigo
Heathcote Junction	Mitchell
Hepburn Springs	Hepburn
Hesse	Golden Plains
Hexham	Moyne
Heyfield	Wellington
Heywood	Glenelg
Hidden Valley	Mitchell
Hopetoun	Yarriambiack
Horsham	Horsham
Hume Weir	Wodonga
Indented Head	Greater Geelong
Inglewood	Loddon
Inverleigh	Golden Plains
Inverloch	Bass Coast
Irymple	Mildura
Jamieson	Mansfield
Jan Juc	Surf Coast
Jeparit	Hindmarsh
Jung	Horsham
Kangaroo Flat	Greater Bendigo
Kerang	Gannawarra
Kerang East	Gannawarra
Kevington	Mansfield
Killamey	Moyne
Killingworth	Mansfield
Kilmore	Mitchell
Kinglake	Murrindindi
King Valley	Wangaratta
Kirkstall	Moyne
Koondrook	Gannawarra
Koroit	Moyne
Korong Vale	Loddon
Korumburra	South Gippsland
Kyabram	Campaspe
Kyneton	Macedon
Lake Boga	Swan Hill
Lake Eppalock	Greater Bendigo
Lakes Entrance	East Gippsland
Lara	Greater Geelong
Lascelles	Yarriambiack
Lavers Hill	Colac-Otway
Learmonth	Ballarat
Leitchfield	Gannawarra
Leongatha	South Gippsland
Lethbridge	Golden Plains

Location	Council Rates Office	Location	Council Rates Office
Lexton	Pyrenees	Murryville	Mildura
Licola	Wellington	Murchison	Greater Shepparton
Lillimur	West Wimmera	Murtoa	Yaariambiack
Limestone	Murrindindi	Myrning	Moorabool
Lismore	Corangamite	Myrtleford	Alpine
Little River	Greater Geelong	Nagambie	Strathbogie
Loch	South Gippsland	Natimuk	Horsham
Loch Sport	Wellington	Narbethong	Mirrindindi
Longford	Wellington	Navarre	Northern Grampians
Longwood	Straghbogie	Neerim	Baw Baw
Lorne	Surf Coast	Newborough	La Trobe
Macarthur	Moyne	Newbridge	Loddon
Maffra	Wellington	Newtown	Greater Geelong
Maldon	Mount Alexander	Nhill	Hindmarsh
Mallacoota	East Gippsland	Noorat	Corangamite
Malmsbury	Mount Alexander	Norlane	Greater Geelong
Marnoo	Northern Grampians	North Geelong	Greater Geelong
Manangatang	Swan Hill	North Shore	Greater Geelong
Marong	Greater Bendigo	Numurkah	Moira
Maroona	Ararat	Nyah West	Swan Hill
Martin Park	wodonga	Ocean Grove	Greater Geelong
Marysville	Murrindindi	Omeo	East Gippsland
Matiamo	Loddon	Orbost	East Gippsland
McCrae	Mornington Peninsula	Osborne	Mornington Peninsula
Melrose	Wodonga	Ouyen	Mildura
Merbein	Mildura	Ovens	Alpine
Merino	Glenelg	Oxley	Wangaratta
Merton	Mansfield	Panmure	Moyne
Meredith	Golden Plains	Patchewollock	Yarriambiack
Merrijig	Mansfield	Peechelba	Wangaratta
Milawa	Wangaratta	Peterborough	Moyne
Mildura	Mildura	Phillip Island	Bass Coast
Minyip	Yarriambiack	Picola	Moira
Mirboo North	South Gippsland	Portarlington	Greater Geelong
Mitta Mitta	Towong	Port Albert	Wellington
Moe	La Trobe	Port Campbell	Corangamite
Molesworth	Murrindindi	Point Lonsdale	Greater Geelong
Mooroopna	Greater Shepparton	Port Fairy	Moyne
Moriac	Surf coast	Portland	Glenelg
Mornington	Mornington Peninsula	Portsea	Mornington Peninsula
Mortlake	Moyne	Puckapunyal	Mitchell
Morwell	La Trobe	Pyalong	Mitchell
Mount Beauty	Alpine	Pyramid Hill	Loddon
Mount Buller	Mansfield	Quambatook	Gannawarra
Mount Macedon	Macedon	Queenscliffe	Greater Geelong
Moyhu	Wangaratta	Raglan	Pyrenees
Mt Eliza	Mornington Peninsula	Rainbow	Hindmarsh
Mt Martha	Mornington Peninsula	Ravenswood	Mount Alexander

Location	Council Rates Office
Red Cliffs	Mildura
Riddells Creek	Macedon
Robinvale	Swan Hill
Rochester	Campaspe
Rokeby	Baw Baw
Rokewood	Golden Plains
Romsey	Macedon
Rosebud	Mornington Peninsula
Rosedale	Wellington
Rossbridge	Ararat
Rubicon	Murrindindi
Ruffie	Strathbogie
Rupanyup	Yarriambiack
Rutherglen	Indigo
Rye	Mornington Peninsula
Safety Beach	Mornington Peninsula
Sale	Wellington
Sea Lake	Buloke
Sebastopol	Ballarat
Serpentine	Loddon
Serviceton	West Wimmera
Seymour	Mitchell
Shady Creek	Baw Baw
Sheep Hills	Yarriambiack
Shepparton	Greater Shepparton
Simpson	Corangamite
Skipton	Corangamite
Somerville	Mornington Peninsula
Snake Valley	Pyrenees
Springhurst	Wangaratta
St Albans Part	Greater Geelong
Stawell	Northern Grampians
St Leonards	Greater Geelong
St. Arnaud	Northern Grampians
Stony Creek	South Gippsland
Stratford	Wellington
Strathbogie	Strathbogie
Strath Creek	Murrindindi
Strathmerton	Moira
Stuart Hill	Northern Grampians
Swan Pool	Benalla
Swan Hill	Swan Hill
Tallangatta	Towong
Tallarook	Mitchell
Tararengower	Mount Alexander
Tarnagulla	Loddon
Tatura	Greater Shepparton
Tatong	Benalla

Location	Council Rates Office
Terang	Corangamite
Thoona	Benalla
Timboon	Corangamite
Tolmie	Mansfield
Tongala	Campaspe
Tooborac	Mitchell
Toolangi	Murrindindi
Toongabbie	La Trobe
Tootgarook	Mornington Peninsula
Torquay	Surf Coast
Towong	Towong
Trafalgar	Baw Baw
Traralgon	La Trobe
Trawool	Murrindindi
Trentham	Hepburn
Tyers	La Trobe
Tyabb	Mornington Peninsula
Tyrendarra	Moyne
Ullswater	West Wimmera
Ultima	Swan Hill
Venus Bay	South Gippsland
Victoria Valley	South Grampians
Violet Town	Strathbogie
Wallace	Moorabool
Wallan	Mitchell
Wandong	Mitchell
Wangaratta	Wangaratta
Wartook	Horsham
Waurm Ponds	Greater Geelong
Warracknabeal	Yarriambiack
Warragul	Baw Baw
Warrak	Ararat
Warrnambool	Warrnambool
Waterford Park	Mitchell
Wedderburn	Loddon
Welshpool	South Gippsland
Wendouree	Ballarat
Westmere	Ararat
Whittington	Greater Geelong
Whitfield	Wangaratta
Whorouly	Wangaratta
Winchelsea	Surf Coast
Winton	Benalla
Wodonga	Wodonga
Wonthaggi	Bass Coast
Woodend	Macedon
Woods Point	Mansfield
Wycheproof	Buloke

Location	Council Rates Office
Yackandandah	Indigo
Yallourn	La Trobe
Yanakie	South Gippsland

Location	Council Rates Office
Yarck	Murrindindi
Yarrawonga	Moira

1.6.6 Example: Form of Authority – Release of information to confirm property ownership

FORM OF AUTHORITY
Release of information to Confirm Property Ownership

I/We (Name/s of Property Owner/s)

 (Owner's Telephone Number)

hereby authorise the Director of Housing, or Officers acting on behalf of the Director of Housing, to seek information from the relevant Local Council to confirm ownership of the rental property at:

.....

The release of the above information is requested for the purpose of confirming ownership of a rental property in order to process an Office of Housing Bond Loan application, and for no other purpose.

.....	/ / 20
Name	Signature	Date
.....	/ / 20
Name	Signature	Date
.....	/ / 20
Name	Signature	Date

1.6.7 Example: Creation of an external party for inclusion in HiiP

(Real Estate Agents and Bond Agents)

Before requesting a new External Party to be created you must check HiiP to ensure that this external party does not already exist.

REAL ESTATE OR BOND AGENT NAME:

ABN NUMBER: _____

ADDRESS OF REAL ESTATE or BOND AGENT

CONTACT TELEPHONE NUMBER:

- DAYTIME NUMBER ()
- AFTER HOURS NUMBER ()
- MOBILE NUMBER

EMAIL ADDRESS: _____

Office Use Only - send completed forms to:

Waiting List Management Team
publichousing.applications@dhs.vic.gov.au

1.6.8 Example: Cancelled bond cheque memorandum

MEMORANDUM

To: Bond Recoupment Unit
6th Floor, 50 Lonsdale Street, Melbourne

From: _____, Area Office _____

Date: _____

Re: Cancel bond cheque

Please note that cheque number _____ which was allocated to bond application number _____.

For an amount of \$ _____ Date Cheque Issued ___/___/___

NEEDS TO BE CANCELLED

(Please tick the appropriate boxes):

- Client advised there was no RTBA lodgement – replacement is / is not required
- The cheque was lost or destroyed
- The cheque was returned to this office unused
- Other reason being: _____

=====

ONLY TO BE COMPLETED BY AREA OFFICE WHEN BOND RECOUPMENT UNIT HAS EMAILED A CONFIRMATION OF CANCELLATION

(Once completed email to bond.unit@dhs.vic.gov.au)

REPLACEMENT

Replacement cheque number _____ is scheduled to be issued on ___/___/___ pending confirmation.

BOND UNIT CONFIRMATION

The above chq is confirmed stopped at the bank on ___/___/___

UPDATE ON HiIP

- Cancelled Cheque
- Replacement cheque detail

Was updated by: _____ Date: ___/___/___

This request is from: _____

Contact Tel: _____