

FREQUENTLY ASKED QUESTIONS FOR CLIENTS

Rent Choice Assist COVID-19 is available state wide for low income renting households who are at risk homelessness because their income and assets have significantly reduced due to COVID-19.

What is Rent Choice Assist COVID-19?

Rent Choice Assist COVID-19 may be able to assist low income households who are homeless or at risk of homelessness, who have suffered a significant loss of income due to the COVID-19 to maintain affordable housing in the private rental market by:

- Assisting them to sustain their tenancy while they recover from job loss, reduction in hours or needing to self-isolate or care for family members due to COVID-19,
- Paying a proportion of the rent for up to 6 months, and
- Where required, helping to find safe and affordable accommodation.

Who is Rent Choice Assist COVID-19 available to?

You may be eligible for Rent Choice Assist COVID-19 if you are a low income adult household who:

- Has a history of successfully meeting your housing needs without assistance;
- Can demonstrate your household is homeless or at risk of homelessness as a result of COVID-19, specifically:
 - one or more rent-paying members of a household have lost or had a reduction of employment or income due to COVID-19 business closures or stand-downs, or
 - one or more rent-paying members of a household have had to stop working or reduce work hours due to illness with COVID-19 or due to COVID-19 carer responsibilities for household or family members, and
 - Because of the above, your household income (including any government assistance) has been reduced by 25% or more and you are unable to maintain ongoing rent payments in the coming months
- Need assistance to either sustain your current tenancy or establish a new tenancy, to avoid homelessness;
- Are currently living in a rental property that is suitable and affordable for your household needs, or you are willing to relocate to more suitable and affordable accommodation.

How do I know if I can get Rent Choice Assist COVID-19?

In order to be eligible for Rent Choice Assist COVID19, you must:

- establish your identity;
- be a resident in New South Wales;
- be a citizen or have permanent residency in Australia;
- be at least 18 years of age;
- have a household income within the low income limit at the time of application;
- demonstrate that your household is homeless or at risk of homelessness as a result of COVID-19, specifically:



Rent Choice Assist – COVID-19

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- one or more rent-paying members of your household have lost or had a reduction of employment or income due to COVID-19 business closures or stand-downs, or
- one or more rent-paying members of your household have had to stop working or reduce work hours due to illness with COVID-19 or due to COVID-19 carer responsibilities for household and/or family members, and
- the above factors have resulted in your household income (inclusive of any government assistance) reduced by 25% or more and are unable to maintain ongoing rent payments in the medium term;
- have less than \$3,000 in cash assets and not own any assets that can be used to resolve your housing need;
- agree not be assessed to be listed on the NSW Housing Register, or if are currently listed on the NSW Housing Register be willing to opt out;
- have low support needs; and
- demonstrate recent history of ongoing workforce participation and successfully sustaining housing in the private market over the last twelve months.

You must also express commitment to sustaining a tenancy while receiving the subsidy and to exit to private rental independence after Rent Choice ends.

How do I apply?

If you would like to apply for Rent Choice Assist COVID-19 or just want to know more, head to the [Rent Choice Assist COVID-19 EOI page](#), your local social housing provider or call the Housing Contact Centre on 1800 422 322.

If you meet general eligibility requirements a social housing provider (either Department of Communities and Justice (DCJ) Housing or Community Housing Provider (CHP)) staff member will make contact with you to undertake a full assessment.

What evidence do I need to support my application?

In order to be considered for Rent Choice Assist COVID-19 you must provide suitable documentary evidence to:

- support your eligibility, including proof of citizenship or permanent residency and residency in NSW
- provide proof of income for all members of the household aged 18 years and over, and
- support that you are homeless or at risk of homelessness due COVID-19, and
- support that you have had a recent history of ongoing workforce participation and successfully sustaining housing in the private market.

For more information, go to [Evidence Requirements Information Sheet](#)

How can I demonstrate that I am at risk of homelessness?

If you have been unable to maintain your rental payments, are on a low income and have limited or no assets, your tenancy may be at risk, placing you at risk homelessness. The following evidence can be used to demonstrate that your tenancy is at risk:

- Notification, in writing, of rent arrears from the landlord or agent, for example a letter or statement of account.
- Arrears must have accrued post COVID-19 and be greater than two weeks; and/or
- Repayment plan and/or evidence of rent negotiation by tenant and landlord or agent in writing and/or
- Notice of Termination by the landlord or agent



Rent Choice Assist – COVID-19

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What do you mean by limited assets?

In order to be eligible, households:

- Must not own any assets (savings) that can be used to resolve their housing need; and
- Have no more than \$3,000 in cash assets.

You will be required to provide at least one document from this list for each person on your application aged 18 years and over. For people who own more than one financial asset, evidence must be provided to show the value of each type of financial asset:

- Bank statement or savings passbook from your bank showing the last four weeks of transactions
- ATM mini statements showing the last 4 weeks of transactions and the related ATM card
- Records from the last 12 months of any cash, shares or term deposits (e.g. share certificates or securities)

Is superannuation considered an asset?

Superannuation that has been accessed post COVID-19 (up to \$20K) is not considered an asset when determining eligibility for Rent Choice Assist COVID-19.

How is household income and reduction in income assessed?

Household income means the total gross (before tax) income received by each person on your application who is aged 18 years and over (or received by the client and/or their partner if either is under 18 years of age).

Income assessment includes, for example:

- Wages
- Pensions or benefit, including commonwealth rent assistance
- Most government allowances
- Interest on investments
- Child support and maintenance payments.

In order to determine if your household income has decreased as a result of COVID-19 you will need to provide evidence for all adults in the household of:

- pre-COVID-19 income as at March 2020 i.e. before income decreased (e.g. payslip with YTD earnings to Mar 202, statement of earnings from former employer confirming a reduction of hours or separation certificate); AND
- Confirmation of reduced income post COVID-19– (e.g. Centrelink statement or evidence from recent payslips of reduced income if employed).

More information on the type of evidence required can be found in **Section 8** of the [Evidence Requirements Information Sheet](#)



Rent Choice Assist – COVID-19

For help renting in the private market



How does Rent choice Assist COVID-19 work?

Rent Choice Assist COVID-19 is a time limited product with packages initially available from April 2020 to July 2020.

The subsidy can only be paid if the property you rent is suitable for your household type and market rent is affordable reasonable.

When considering what's *affordable* take into account 50% of your income before the COVID-19 crisis. Market rent is considered *reasonable* if it falls within the average rent for the type and location of accommodation your household requires.

Your housing provider can provide you with more information about what a reasonable rent would be.

Where the actual rent is higher than the reasonable market rent, you should approach your landlord and see if you can negotiate a rent deduction. More information on how to do this can be found on the [NSW Fair Trading](#) website.

In instances where the rent is still slightly higher, the social housing provider may ask you to contribute the difference between the actual rent asked by the landlord and the reasonable market rent. The social housing provider will only do this in instances where they are satisfied that the applicant is able to afford the extra payment.

Where the rent is still too high and the landlord is not willing to negotiate, you may be assisted with Rentstart to relocate into a more affordable property.

How much is the rental subsidy?

The rental subsidy amount is the remainder of what is owed to cover the market rent after you pay 25% of your income plus 100% of any Commonwealth Rent Assistance you are entitled to.

The rental subsidy will be paid monthly initially for up to six months. We'll review your situation after three months and just before the end of the six months. If you still need assistance after the six months, we may extend the assistance for a little longer, but we'll chat to you about that closer to the time.





Rent Choice Assist – COVID-19

For help renting in the private market

What happens if my situation changes?

You will need to let your social housing provider within 28 days of any changes in:

- household members;
- household income;
- rent;
- property address; and
- landlord or real estate agent.

Your social housing provider will then reassess your subsidy to ensure you're paying the correct amount of rent and determine if you still require assistance or are in a position to be exited from the program.

If you don't tell your social housing provider about any changes to your household circumstances, there may be an investigation to determine your eligibility for a Rent Choice Assist COVID-19 subsidy or any future applications you may make. In some cases, this may result in you owing money or your subsidy being ended or not being eligible to receive any future assistance, including being assessed for eligibility to be placed on the NSW Housing Register. For more information, see the [Private Rental Assistance Non-Disclosure Policy](#).

Why can't I be on the NSW Housing Register?

Rent Choice Assist COVID-19 is a diversionary, choice based product and not intended for households who require long-term housing assistance and who have long term support needs.

Clients that elect to receive Rent Choice Assist COVID-19 are ineligible for inclusion on the NSW Housing Register. Clients who have previously been listed on the NSW Housing Register must opt out to be approved for Rent Choice Assist COVID-19.

Other Rent Choice products include:

- [Rent Choice Start Safely](#) for people who are homeless or at risk of homelessness due to domestic and family violence,
- [Rent Choice Youth](#) for young people aged 16 – 24 years who are homeless or at risk of homelessness,
- [Rent Choice Veterans](#) for former members of the permanent Australian Defence Force and their families who are homeless or at risk of homelessness.

Can a client make an appeal?

Yes. An appeal can be made (within 14 days) by you if:

- you are declined Rent Choice Assist COVID-19; or
- your subsidy is cancelled before the 6 month subsidy period ends.

An appeal can be made online at <https://www.facs.nsw.gov.au/housing/help/applying-assistance/appeals>

How can I find out more?

Further information is available on the DCJ website [Rent Choice Assist COVID-19 Response](#)