



Rentstart Bond Loan

Factsheet for real estate agents or landlords

What is Rentstart Bond Loan?

Rentstart Bond Loan is an interest-free loan for eligible clients to help them start a tenancy in the private rental market. We provide assistance with bond payments and may also provide help with advance rent and rental arrears.

The Rentstart Bond Loan does not affect the way you receive and lodge the bond with the Rental Bond Board (RBB).

Applying for Rentstart Bond Loan

Our client (your prospective tenant) is responsible for completing the Rentstart application form. As part of their application, you will need to complete a property information form. You will need to provide details on the real estate agent or landlord, the property, the length of the lease, and other relevant information.

You should sign and date the form. The client will then return it to DCJ Housing to be assessed as part of their application.

If the client applied online, you will also be required to complete the property information form online. You will receive an email with a link to complete this form.

Lodging the bond

DCJ Housing will assess Rentstart applications within one working day (24 hours) and contact you to confirm the property details. When we approve a Rentstart application we notify the client and the landlord or real estate agent in writing. We will also provide you with:

- a Rental Bond Lodgement Form which can be used to lodge the bond using a paper form, or
- an Approved Bond Loan Code which can be used to lodge the bond online on the NSW Fair Trading website.

If your prospective tenant is approved for a partial Rentstart Bond Loan, they will need to pay the balance of the bond directly to you.

When this is done, send the bond lodgement form and the tenant's payment to the RBB. DCJ Housing's contribution will be electronically transferred to the RBB. You need to lodge the bond as soon as possible. We will cancel the bond lodgement form if it is not lodged within three months from the date of issue.



Rentstart Bond Loan

Factsheet for real estate agents or landlords

What assistance is offered under Rentstart?

Rentstart Bond Loan is an interest-free loan and must be repaid to DCJ Housing. Client's fortnightly repayments are based on 12- or 18-month repayment plans, based on the proportion of their income they pay on rent.

Any payments made by the client during their lease will be returned if there is no claim on the bond made by the landlord or real estate agent at the end of the tenancy.

If the client repays the loan before the end of their tenancy, DCJ Housing will withdraw its stake in the bond. This means at the end of the tenancy, the client is able to apply to NSW Fair Trading to claim the bond from the Rental Bond Board (RBB).

Increasing client's interest in their bond will encourage responsible tenant behaviour, providing an incentive to recover their bond at the end of their tenancy.

Signing the tenancy agreement

The Residential Tenancy Agreement will be signed between the tenant and the landlord. DCJ Housing is not a party in the Residential Tenancy Agreement.

We will not take part in any dispute that may arise between you and the tenant regarding the bond or the private rental property.

Making a claim against the bond

If you need to make a claim at the end of the tenancy, you can do this through NSW Fair Trading as with any other rental bond. DCJ Housing may request further information about the claim in accordance with the Residential Tenancies Act 2010.

Any remainder of the bond may be returned to DCJ Housing or the tenant depending on how much of the loan has been repaid.

Other assistance

In some cases, DCJ Housing may help clients pay advance rent. Payments are made electronically to your nominated bank account. If you are not registered for electronic funds transfer with us, we will send payment by cheque.