



# **Tenant Information Pack**



# Becoming our tenant Frequently asked questions

From 5 August 2019, your property will be managed by Bridge Housing or the Women's Housing Company. In this booklet your will find further information on this change and frequently asked questions about how the transfer will work.

# 1. What are the steps involved in transferring my tenancy?

## 7 steps to join your new housing provider

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STEP 1 April 2019	We send you a Tenant Information Pack for your household.	
<b>STEP 2</b> 31 May 2019	Post or hand us your signed Centrelink forms by 31 May 2019 to avoid falling behind in rent in August.	
<b>STEP 3</b> July 2019	Centrelink income? You will be contacted when your Commonwealth Rent Assistance application has been processed. No Centrelink income? Decide how you will pay rent to your new housing provider and arrange for your payments to start.	
STEP 4 August 2019	Tenancy transition to your new housing provider	
STEP 5 August 2019	Payments to your new housing provider start	
STEP 6 August 2019	Commonwealth Rent Assistance payments will be paid to you	
STEP 7 October 2019	First rent review  If your income has changed, your payments will change to reflect:  • Your new household income including any new Centrelink payment rates  • Your new housing provider's approach to water charges.	

### 2. What is Commonwealth Rent Assistance?

Commonwealth Rent Assistance (CRA) is a non-taxable supplement payable to community housing tenants who receive a pension, allowance or more than the base rate of Family Tax Benefit Part A.

Commonwealth Rent Assistance is paid directly to you and other eligible people in your household in receipt of Centrelink income to assist with your rent payment.

Centrelink knows about the management transfer of your tenancy to community housing and is working closely with us to make the transition to paying community housing rent as smooth as possible.

### **CRA Facts for transferring tenants**

You complete the Commonwealth Rent Assistance (CRA) & Centrepay forms Your Your rent is calculated as a percentage of your income Income If your are eligible for CRA it is paid to you on top of your Your Income normal Centrelink payments To your new housing provider You pay your rent contribution and CRA payments to your new housing provider Your Income The amount you pay from your income remains the same as public housing but the total amount going to your new housing provider is higher because the CRA paid by the Government is included in the rent calculation Rent amount as a Rent amount to your Housing NSW tenant new housing provider

# 3. Why do I need to sign the community housing rent certificate?

When you start paying community housing rent you can claim Commonwealth Rent Assistance from Centrelink by completing the Community Housing Rent Certificate.

As a community housing tenant, the Commonwealth Rent Assistance amount is not treated as income when calculating your income-based rent. Instead, the Commonwealth Rent Assistance entitlement for you and other eligible people in your household is added to the rent charge.

You must check the information in your attached Rent Certificate is correct and then sign the Rent Certificate (Form No. 1). If the information is incorrect please contact us so we can fix it for you.

#### What happens next?

- 1. We will send your signed Rent Certificate to Centrelink on your behalf.
- Centrelink will confirm eligibility for Commonwealth Rent Assistance for you and your household members.
- 3. Centrelink will write to you to confirm your eligibility and Centrepay deductions for your rent payment.
- 4. Centrelink will pay the applicable rent assistance amount along with regular payments.

Commonwealth Rent Assistance entitlement will start from the date your tenancy transfers to community housing.

#### What happens if I don't sign this form?

If you don't sign the form and apply for Commonwealth Rent Assistance you will not receive the payment from Centrelink. Our rent charge will be calculated to include the Commonwealth Rent Assistance payment if you are eligible. Your tenancy will be placed at risk if you do not pay the full amount and fall into arrears.

### 4. How can I pay my rent?

We charge rent to tenants on a weekly basis. All tenants must be two weeks in advance at all times to comply with their Residential Tenancy Agreement.

# Please ensure your rent payment is ready to begin on 5 August 2019.

#### **Centrepay**

Centrepay is our preferred way for tenants with Centrelink income to pay their rent and water charges. Centrepay is the easy way of paying your tenancy charges by having them deducted from your Centrelink payments. It is similar to the Rent Deduction Scheme used by FACS.

To apply for Centrepay, you will need to complete the Centrelink Multiple Consent and Authority Form (Form No. 2) in your tenant pack. Centrelink will process your payment to ensure that your rent is paid from the 5 August 2019.

#### **Direct Deposit**

Direct deposit is our preferred way for tenants who do not have Centrelink income to pay rent and water charges. You can arrange a direct deposit from your bank account to pay us either weekly or fortnightly, so long as you are always two weeks in advance with your payments.

See the how to pay your rent fact sheet for further information.

### 5. What are Centrelink eServices?

Centrelink offers a number of electronic services – or eServices – to community housing tenants receiving a Centrelink income to help make paying your rent simpler and easier.

These services are run by the Australian Government's Department of Human Services (the Department). Bridge Housing and the Women's Housing Company have been approved by the Department to provide these services to our tenants.

These e-services let you choose to have your Centrelink details automatically confirmed with your community housing provider directly. We must comply with strict guidelines around who accesses details and how information is collected and stored.

#### Who is eligible to use Centrelink eServices?

Tenants who are receiving Centrelink income or paying rent using Centrepay can authorise us and the Department to exchange information.

#### What services are available?

There are three eServices offered by the Department to make transition to community housing and paying your rent simpler and easier:

- 1. Centrelink Income Verification
- 2. Centrepay Deduction
- 3. Electronic Verification of Rent (EVoR)

#### 1. Centrelink Income Confirmation

When you use the Income Confirmation service you authorise the Department to provide or confirm your Centrelink details directly to us. This saves you having to obtain the details from Centrelink yourself to provide to us. We ask for this information twice a year for the rent subsidy review.

#### How does it work?

The Department will send your relevant income details electronically to us so we can assess your eligibility for services. This may include:

- the type of pension or payment, and the amount and date paid
- amounts being deducted from your Centrelink payments (for example Child Support, Easypay or Centrepay), and
- details of any other income you have told the Department about.

# How does my participation affect other household members?

Household members not participating in Income Confirmation will be required to provide proof of their income twice a year. If they receive a Centrelink payment they will have to contact the Department and request an income statement to be sent to us. If they do not receive Centrelink payments, they will need to provide us with other details of their income, for example, wage slips.

It is your responsibility as a tenant to ensure income details of all household members are available when required.

#### How will the information be used?

The information will be used by us to assess your eligibility for ongoing housing assistance at a reduced rent in line with our housing policies.

#### 2. Centrepay

Centrepay is a free, direct bill-paying service that allows you to have your rent automatically deducted from your Centrelink payments and paid directly to your housing provider, saving you time and the need to contact Centrelink yourself. Each fortnight the balance of your Centrelink payments are then made into your nominated bank account as usual.

#### How does it work?

You will need to set up a Centrepay deduction by completing the Centrepay section of the attached Multiple Consent and Authority form (Form No. 2).

If your rent amount changes in the future, we will contact the Department and tell them of your new rent payable and Centrelink will update your payments to us.

#### What details are exchanged?

We will tell the Department:

- ▶ to change your existing Centrepay deduction, target amount or suspend the nominated deduction as needed to ensure your housing payments are met
- vour correct account or billing number, if required.

#### How will the information be used?

The information will be used to ensure the correct amount of rent is being deducted. If you nominate to pay extra, the specified amount will be deducted for the period nominated by you.

#### 3. Electronic Verification of Rent (EVoR)

EVoR is a secure, automated process which lets us send your rent details to the Department electronically. This saves you having to personally complete a Rent Certificate or tell the Department every time your rent changes.

#### How does it work?

Each time there is a change in your rent, the new rent amount will be updated with the Department electronically.

# What details will Bridge Housing provide to the Department?

We will provide:

- ▶ the address of the property you are renting
- ▶ the date you moved in
- the amount of rent you pay
- the date you started paying the rental amount
- ▲ the total amount of rent paid to Bridge Housing for the premises
- whether you share the property with others.

#### How will the information be used?

The information will be used by the Department to assess your eligibility for Commonwealth Rent Assistance.

#### How do I sign up for Centrelink eServices?

Please complete the Centrelink eServices Consent Form in your pack to apply for these services (Form No. 2).

#### **Cancelling Centrelink eServices**

You can cancel any of these services at any time by contacting us or the Department. If you stop using any of these services, you will need to submit proof of your eligibility for a rent subsidy, including household income details directly to us and the Department.

### 6. Need further information?



Return your forms early and be in the draw to win weekly\* \$100 prizes.

Get your forms back by Friday 10 May and you'll be eligible for all 4 weekly draws plus a final \$1000 gift voucher draw on Friday 7 June 2019.

When you lodge your forms all household members will automatically go into the weekly draw for that and all future draws. Good luck!

# **Need more information?**

- Phone us on **02 8324 0856** or email us at northernbeaches@bridgehousing.org.au
- Come to a Drop In session
- Talk to us when we are in your neighbourhood during May 2019
- Visit the Northern Beaches page on the Bridge Housing website at www.bridgehousing.org.au
  or visit the Women's Housing Company website at www.womenshousingcompany.org.au

### **Book a visit**

Phone Rita Merienne at FACS on **02 9971 3625** to book a joint visit to your home by a FACS staff member and a staff member from either Bridge Housing or the Women's Housing Company.

# **Get your forms to us**

Post	Use the reply paid envelope provided in your Tenant Information Pack	
FACS Brookvale office	Drop your forms in at the FACS Office. 660-664 Pittwater Road, Brookvale from 13 May 2019	
Drop In session	Hand your forms to us at a Drop In session	
In person	We will be visiting neighbourhoods on the Northern Beaches during May 2019	

\*Friday 10 May to Friday 31 May 2019.

For free, independent legal advice contact the Northern Sydney Area Tenants' Service on phone: 02 8198 8650 or via the webform at www.nsats.org





### **Transition contacts until August 2019**

**T:** 02 8324 0856 **E:** northernbeaches@bridgehousing.org.au

W: www.bridgehousing.org.au | www.womenshousingcompany.org.au



