



Financial and other supports for housing

If you need help with costs of rent, housing or disability supports, there are different types of financial support available.

This can help with:

- rent and/or rental bond
- making your home more accessible
- getting extra support if you have a disability.



Help with paying rent and bonds

Some of the main types of financial support you might be able to get:

Rental assistance

If you receive a Disability Support Pension or Carer Payment from the Australian Government, you automatically get rent assistance.



What is it?

Rent assistance is money from the government to help you pay your rent.

Who can get it?

People who rent privately or in community housing and get certain Centrelink payments, like the ones listed below (this is not the full list):

- Disability Support Pension
- Youth Allowance
- JobSeeker.



Who cannot get it?

People who rent public housing owned and managed by the Queensland Government.

How does it work?

You get extra money added to your Centrelink payment to help with your rent. The amount you get depends on how much rent you pay and if you live alone or with others.

How to contact Centrelink

If you are already receiving Centrelink payments, you can apply for rent assistance through your MyGov account or ask Centrelink for help. **Visit:** www.servicesaustralia.gov.au/rent-types-for-rent-assistance?context=22206 or call 132 717.

If you need help with other costs of renting, you may be eligible for help from the Queensland Government to pay bond, temporarily subsidise your rent, or catch up if you've fallen behind.

Rental grant



What is it?

A one-time payment (a grant) to help cover rent for two weeks in advance when moving into a new home.

Who can get it?

People who cannot afford rent upfront and are not already receiving other housing assistance. To qualify for a Rental Grant your total household income (the income of everyone living in the home) will be checked, not just the income of one person.

How does it work?

It is a one-time payment that you don't need to pay back, but you must meet the eligibility criteria. **Visit:** www.qld.gov.au/housing/renting/help-to-find-a-rental-home/bond-loan/types

Bond loans



What is it?

A no-interest loan to help pay for the rental bond when you start renting a new home in the rental market. The loan can cover up to four weeks' rent and must be repaid.

Who can get it?

People on low incomes or people who are finding it hard to cover bond payments. To qualify for a Bond Loan your total household income (the income of everyone living in the home) will be checked, not just the income of one person.

How does it work?

You borrow the bond amount from the Queensland Government and pay it back in instalments.

Visit: www.qld.gov.au/housing/renting/help-to-find-a-rental-home/bond-loan



Help with finding a rental home

RentConnect



What is it?

RentConnect can help you find and apply for a place to rent and overcome barriers so you can stay in your current rental home.

Visit: www.qld.gov.au/housing/renting/help-with-your-current-rental-home/help-to-stay-in-your-rental-rentconnect

RentConnect can also develop pathways to transition customers from social housing, or on the Housing Register, to access a rental home.

How does it work?

RentConnect can help you to access financial assistance (bond loans, rental grants) offered by the Department of Housing and Public Works but will also do an assessment of whether a customer has the ability to pay the rent and care for the property.

Visit: www.qld.gov.au/housing/renting/rentconnect or call [13 QGOV \(13 74 68\)](tel:137468).



Support with home modifications

As a renter or a homeowner, you may be able to modify your home to make your home more accessible, secure and safe.



What is it?

Home modifications are changes made to your home to make it easier and safer for you to live there.

They include fixtures, like grab rails in showers and access ramps, and structural changes, like wider doorways and changes to a bathroom's layout.



Who can get it?

People with disability who own or rent their home and need it to be more accessible.

Is there funding available?

You may be eligible for financial help with home modifications.

You may be eligible for help with minor modifications from the Queensland Government's Home Assist Secure program: www.qld.gov.au/community/getting-support-health-social-issue/community-home-care-services/home-modifications.

If you're an NDIS participant, you may also qualify for NDIS-funded home modifications: www.ndis.gov.au/participants/home-and-living/home-modifications-explained.

If you're an NIISQ participant, you may qualify for NIISQ funding for home modifications: www.niis.qld.gov.au/guidelines/tcs-guidelines/home-modifications-guideline.

How it works?

If you are a renter

You can attach a fixture or make a structural change only with the property owner or manager's approval. The approval must:

- be in writing
- describe the nature of the fixture or change
- include any terms of the approval.

For example, if you attach a fixture, you may be required to remove it when your lease ends and pay to repair any damage the removal causes.

You (or the property owner or manager) are responsible for ensuring the home modifications are legal and safe.

This includes if you are renting a unit in a retirement village or a room in a residential service (e.g. privately owned hostel or boarding house).

If you live in public or community housing

If you live in or are moving into public or community housing, you may be eligible for home modifications to better suit your needs if you:

- have a disability, health condition, or are older
- provide care for a household member with a disability, health condition, or who is older
- would benefit from support with daily activities, such as using your bath or accessing high cupboards.



To help, an occupational therapist may visit the home and assess how your health, safety and independence needs can be met.

Your housing provider will then make reasonable adjustments to your home to make it more accessible, or they'll offer you a more suitable property.

Contact: If you live in public housing and need help to make your home safer or easier to move around in, contact your nearest Housing Service Centre:

www.qld.gov.au/housing-service-centres.

Contact: If you're a community housing tenant who needs their home modified, contact your community housing provider.

Visit: www.qld.gov.au/housing/housing-options-and-help/accessible-housing/making-your-home-more-accessible.



Support from the National Disability Insurance Scheme (NDIS)



What is it?

The NDIS is a government scheme that helps eligible people with disability get the support they need to live independently and achieve their goals.

What kind of home and living support can the NDIS provide?

- Specialist Disability Accommodation (SDA): Funding to help pay for homes that are specially designed for people with high support needs who cannot access other forms of private or social housing due to their disability needs.
- Support with personal care, such as assistance with showering and dressing where these are required.
- Home help where the participant is unable to undertake tasks due to their disability, such as assistance with cleaning and laundry.
- Supports to assist you with finding and maintaining suitable housing.
- Home modifications – the NDIS can also pay for changes to make your home more accessible.

Who can get home and living support?

You must be an NDIS participant and have a significant disability that affects your daily life.

How to apply

If you do not already have a NDIS plan, you can apply for one through the NDIS website or by calling the NDIS. **Visit:** www.ndis.gov.au or call [1800 800 110](tel:1800800110).

If you already have a plan, talk to your support coordinator or NDIS planner about adding housing support.



Support from Queensland Community Support Scheme (QCSS)



What is it?

QCSS may be able to help if things have changed for you and now it is hard to live in your home without support and/or to do things in the community. It is a Queensland Government program that provides some low-intensity supports for a time limited period, to improve your capacity to self-manage and live independently, feel a part of your community and to feel less lonely.

What kind of support can QCSS provide?

- Finding and linking to other supports, services or activities in the community to increase your independence and connection to your community.
- Connecting with activities, social groups and other people in your local community.
- Help to increase your skills to manage daily living activities such as shopping, banking, household chores and yard maintenance to keep you safe.
- Planning and making meals.
- Personal care, such as showering and dressing for a short time.

Who can get it?

You must be under 65 years old (or under 50 years old for Aboriginal or Torres Strait Islander people) and **not** eligible for the National Disability Insurance Scheme (NDIS). QCSS does not provide interim supports while you apply for NDIS supports.

How to apply: Contact the QCSS Access Point. Their assessors will review your eligibility and assess your needs by talking to you about your daily living challenges and personal goals.

- Telephone [1800 600 300](tel:1800600300) or [\(07\) 3028 9360](tel:0730289360)
- Visit www.serviceavailabilityregister.com.au
- Email QCSSaccesspoint@ozcare.org.au.



Help with family succession planning

Some families will want to safeguard the future housing and support options for their family member with disability, through building on existing family resources and assets. This can include making a plan with their family member to leave them the family home or purchase a home for them, in ways that are sustainable and legally protected. With the legal process of wills or the entities of trusts, family can provide supports for others into the future.

It is important to note that planning for the future of a family member not only includes planning around financial supports but also includes planning around the range of supports required to keep them safe, build capacity, enable their health, wellbeing and community inclusion and overall independence.

Organisations that can inform succession planning:

- **CRU – Community Resource Unit Ltd.**
 - Visit: cru.org.au.
 - Telephone: (07) 3844 2211.
 - Succession planning resource: cru.org.au/wp-content/uploads/2025/06/CRU_Why-Succession-Planning-Matters-1.pdf.
- **Caxton Legal Centre Inc.** Guides to developing Wills and Trusts.
 - Visit: caxton.org.au.
 - Telephone: (07) 3214 6333.