



**MURCHISON REGION
ABORIGINAL CORPORATION**

Murchison Region Aboriginal Corporation (MRAC)

Housing eligibility Receiving and assessing housing applications Approving housing applications to the waiting list

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Introduction

MRAC as a not-for-profit dedicated Aboriginal community managed housing organisation provides safe, secure and affordable housing to Aboriginal people in the Mid West and Gascoyne regions of Western Australia. MRAC provides a fair and equitable housing service to all eligible applicants and tenants.

Context

MRAC offers long term housing to eligible applicants in the order that their application is approved to the relevant waiting list.

Applicants must be able to:

- Live independently;
- Manage their tenancy obligations including paying their rent and water charges regularly and on time;
- Care for the property they live in; and
- Ensure that their behaviour and that of household members and their visitors does not negatively impact on their neighbours.

MRAC does not offer emergency or priority housing and does not rank housing applications according to need.

As MRAC is not government funded, applicants with complex needs including those who are homeless, challenging mental health diagnoses, and/or serious drug and alcohol issues will not be offered housing unless there is a documented support network and case management plan in place.

The same applies to women and women and children escaping family violence. Unless there is a support network in place and the applicant has waited their turn on the waiting list, MRAC cannot offer housing to this group. The CEO has discretion in this area to offer housing if there is evidence that the family will be safe and secure and can manage the tenancy.

Applicants with children in care under the Department of Child Protection will have their individual circumstances assessed at time of application and when their application comes to the top of the waiting list. If a support plan is in place, MRAC will work with the applicant/s and the Department to achieve a sustainable housing outcome for the family.

People with disabilities can be housed by MRAC subject to the extent of the disability. As an example, MRAC will offer housing to people with disabilities providing the housing stock meets the person's needs. MRAC cannot undertake disability modifications to properties, but may allow modifications to be undertaken provided this is funded by another organisation.

Any application that shows an applicant has some level of complex needs must be referred to the CEO immediately for investigation and a decision. It is unfair on applicant/s to accept a housing application if MRAC is unable to house them in the future.

Eligibility criteria

Criterion	Details
Aboriginality	<p>All applicants must be either:</p> <ul style="list-style-type: none">• Aboriginal; or• Torres Strait Islander; or• If not Aboriginal or Torres Strait Islander, have a partner who is either; or• Be a non-Aboriginal person with custody of Aboriginal children. <p>If an applicant claims Aboriginality and it is not apparent, particularly if they are from another jurisdiction, a confirmation of Aboriginality form must be completed for the MRAC Board to consider at their next meeting. This form must include sufficient details for the MRAC Board to make an informed decision.</p>
Residency requirements	<p>All applicants must be resident in the area they are applying for a period of six months.</p> <p>The CEO has discretion to accept applications from non-resident applicants in their choice of location based on their individual circumstances. In those circumstances, the applicant may be requested to provide supporting documentation showing links to the area they wish to be housed in.</p>
Rental history	<p>Applicants will be required to provide two references from former landlords (including the Department of Housing), sign relevant consent forms for MRAC to undertake reference checks and provide contact information.</p>
Outstanding debts	<p>Where an applicant has an outstanding debt to MRAC from a former tenancy but otherwise a good tenancy record, the applicant will be given the opportunity to pay off that former debt whilst they wait to be housed.</p> <p>If the debt is significant, MRAC may accept an agreement where the tenant pays a regular amount off. If this is maintained for a six-month period, the CEO has discretion to house the applicant.</p> <p>Similarly, if the applicant has an outstanding debt to the Department of Housing or other housing provider and they provide evidence that they have regularly been paying that debt off, the CEO has discretion to house the applicant.</p>

Capacity to pay MRAC rent All income documentation is required at the time of application and updated income documentation provided at time of allocation.

MRAC will assess an applicant's capacity to pay as a percentage of income based on income plus rent assistance where the applicant is eligible to claim this benefit.

All adult applicants will be required to sign the tenancy agreement. This includes applicants that receive independent Centrelink income and who may be under 18 years of age.

Appropriate identification All applicants who will be signing the tenancy agreement must provide photographic identification; for instance, a driver's licence. If an applicant is unable to provide photographic identification, MRAC reserves the right to ask for other forms of identification.

Housing size MRAC will determine the most appropriate housing size to allocate applicant/s based on the number of people to be housed and affordability. Under no circumstances will MRAC permit overcrowding and in general, there can be no more than two individuals per bedroom in any MRAC property.

Assessing housing applications

Receiving applications

Applications are received by Administration and the following processes implemented:

- Date stamp application
- Make up hard copy file
- Load all clients on application on Chintaro noting date received – do not allocate to waiting list until the application has been approved
- Check housing and housing size is available in preferred location. If not, contact applicant and offer alternative area, providing applicant is eligible for that area.
- If all information and documentation correct, send acknowledgement letter. Update Chintaro.
- If further information or documentation required, send applicant letter. Update Chintaro
- Once all above actions complete with information and required documentation, update Chintaro and refer to Finance.

Assessing applications

Stage one

Finance checks the application for previous MRAC tenancy/ies and whether any rental arrears, tenant liability or water charges still outstanding. Previous tenancy will also be checked for anti-social behaviour. Update Chintaro.

If issues from previous tenancy exist, refer to CEO. CEO will review the previous tenancy file and may contact the applicant to discuss. Some earlier tenancy files do not have sufficient evidence to substantiate some charges and in those circumstances, the CEO may reduce the amount the former tenant must pay off.

The CEO will negotiate any repayment agreement with the applicant and/or discuss any concerns MRAC may have with the applicant.

The CEO may reject the application at that point or approve the application to go to the next stage of assessment. The CEO will update Chintaro as to action taken.

Where no former tenancy exists, no issues with a former tenancy exists or the CEO has approved progressing the application, it is referred to Housing.

Stage two

Housing will check:

- The applicant/s meet all eligibility criteria;
- References;

- Size of housing applied for against the number of proposed occupants; and
- Undertake TIKa search.

Housing will write up a referee report and refer to the CEO for approval. If any issues arise from reference checks, these should be noted in the referee report. The file is then referred to the CEO. Housing will update Chintaro with all actions and outcomes.

Approving applications

The CEO reviews the file and approves the applicant/s to the relevant waiting list. Administration will prepare a standard letter and advise the applicant that they have been approved to the waiting list. Once the letter is signed off, the application is then allocated to the correct waiting list on Chintaro and Chintaro notes updated.

The effective date of the application; i.e. the date the application was approved, is the date order the applicants will be housed from. This approach does not disadvantage applicants who provide all the information and documentation in the initial stages.

The process from receiving applications to approving them to the waiting list **must be** completed within ten working days. Where MRAC does not meet this timeline due to work load or staff absences, the date order will be adjusted so the applicant is not disadvantaged.

This policy applies to all new housing applications received after the date of policy approval. No existing applicant can be disadvantaged from any change in policy or process however care should be exercised to ensure all existing applicants are eligible under the eligibility criteria.

If there any eligibility concerns with an existing application, refer to the CEO for discussion and decision.

Relevant documents

1. Housing application
2. Acknowledgement letter
3. Letter requesting further information and/or documentation
4. Approval letter



MURCHISON REGION
ABORIGINAL CORPORATION

Housing Application

Applicant 1:

Applicant 2:

Preferred location:

Preferred bedroom
size:

Aboriginality

(Please include which cultural group you belong to)

MRAC eligibility criteria

To be eligible for MRAC housing, you must:

- Be Aboriginal, Torres Strait Islander or have an Aboriginal partner and/or custody of Aboriginal children;
- Be resident in the region you wish to apply for or have links to that area;
- Can provide two rental references, or if unable to, can demonstrate they will be able to manage a residential tenancy, look after their property and pay their rent; and
- Can provide income documentation, rental references, photo identification and sign relevant release of information documents to enable MRAC to check your eligibility.

Your application will not be approved to the waiting list until you have provided all the required documentation. Please note if you receive a Centrelink benefit and/or pension as your main source of income, MRAC will require you to sign up for Centrepay when you are housed with us.

If you have any difficulty in completing this application and/or providing relevant documentation, please call our office for assistance on 9923 0055.



1. Primary applicant

Full name _____

Date of birth _____

Current address _____

City & Postcode _____

Current contact number/s _____

Email _____

Driver's license number _____

2. Secondary applicant

Full name _____

Date of birth _____

Current address _____

City & Postcode _____

Current contact number/s _____

Email _____

Driver's license number _____

3. People to be housed with you

Full name	Date of birth	Relationship to applicant/s

4. Current Accommodation

Type of Accommodation	Period of Accommodation	Rent Paid	Property Address
Homeswest			
Real Estate			
Private Rental			
Boarding with Family			
Other			

If you chose other, please state your type of accommodation:

5. Current Rental Reference

Agency / Landlord
Name _____

Contact number _____

Property address _____

If you're unable to provide a reference, please explain why: _____

I (we) pay a total of \$ _____ weekly fortnightly monthly.

6. Previous Rental Reference

Agency / Landlord
Name _____

Contact number _____

Property address _____

If you're unable to provide a reference, please explain why: _____

I (we) paid a total of \$ _____ weekly fortnightly monthly.

7. Income documentation

All applicants will need to provide proof of all income including:

- Centrelink pension/s and/or benefits;
- Pay slips for the past four pay periods.

Your application cannot be assessed if these documents are not supplied.

Have you or any applicant on this application rented from MRAC previously?

Yes/No

8. Personal Reference

One		Two	
Name		Name	
Relationship		Relationship	
Address		Address	
Telephone number		Telephone number	

9. Declaration

I/we the applicant/s understand that housing will not necessarily be provided to me immediately and that I/we will need to wait for appropriate housing.	Initial/s:
I/we will notify MRAC of any changes to my current address or contact details e.g. mobile number. I understand that if I fail to do so I may miss out on a housing opportunity.	Initial/s:
I/we understand that my application will not be considered until I have supplied a minimum of Photo ID, Income Statement and a Rental Reference for either myself or all people that will be on the tenancy agreement.	Initial/s:
I/we give MRAC permission to conduct reference checks at its discretion to determine suitability when it comes to entering a Residential Tenancy Agreement.	Initial/s:

All personal information provided by you to MRAC is used only for risk assessment and for the property manager and CEO's reference to house you in suitable accommodation. All personal information acquired throughout your time as an applicant and/or tenant will remain confidential and will only be disclosed to other parties with your consent.

Initial/s:

I/we, the Applicant/s acknowledge that all the information that I/we have given above is true and correct and that I/we agree with all the eligibility requirements.

Applicant 1 _____

Applicant 2 _____

Once your application is received, you will be assessed for your eligibility for housing.

If you are working with a support worker for yourself and/or your family, please supply a letter of support from your worker to enable MRAC to get a better understanding of your housing needs. This does not stop you from getting housing. MRAC will take any specific needs you may have into consideration before we offer you housing.

All applications for housing are approved by the Chief Executive Officer before they are placed on the waiting list. It is important you supply all required information and documents as quickly as possible so we can put you on your preferred waiting list as soon as possible.

It is important you keep you details up to date with MRAC. If we cannot contact you, your application may be removed from the waiting list. If that happens, MRAC will write to you and give you an opportunity to re contact us and update your details.

If MRAC receives no reply, your application will be removed from the waiting list and you will have two years to contact us before your application is cancelled.

Check list

Have you filled in every part of this form?

Have you initialled each box in the declaration?

Have you signed the form?

Have you provided income documentation for all applicants?

Have you provided references and current contact telephone numbers for all applicants?

Have you provided photographic identification?

OFFICE USE ONLY

Application Approved: Y /N

 Chief Executive Officer

Eligible for:

2 bed	3 bed	4 bed	5 bed
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The applicant/s is/are to be issued a letter of acknowledgement within 10 working days of MRAC receiving the application.

Date letter sent to applicant/s _____

Acknowledgement letter

Applicant/s Name
Address line 1
Address line 2

Date

Dear Applicant/s

Re: Housing application – Murchison Region Aboriginal Corporation (MRAC)

I write to formally acknowledge your recent housing application for rental accommodation with MRAC.

Once your application is formally approved, you will receive a letter from us advising you that your application has been moved to the waiting list.

This process will occur within ten business days of receipt of your application. If MRAC has any further queries regarding your application, a staff member will contact you to discuss.

Thank you for your application. If any of your contact details change, please ensure you advise us of this immediately.

Yours sincerely

Name
Position

Request for information letter

Applicant/s Name

Address line 1

Address line 2

Date

Dear Applicant/s

Re: Housing application – Murchison Region Aboriginal Corporation (MRAC)

I write to regarding your housing application for MRAC. Your application has been initially assessed and the following information and/or documentation is needed to enable MRAC to assess your application:

Once MRAC receives all the above information and/or documentation, your application will be further assessed. If you do not supply these requirements, your application cannot be approved to the waiting list, which may mean you will need to wait longer to be housed.

If you have any queries, please do not hesitate to contact the MRAC office on 9923 0055 to discuss.

Yours sincerely

Name

Position

Approval letter

Applicant/s Name
Address line 1
Address line 2

Date

Dear Applicant/s

Re: Housing application – Murchison Region Aboriginal Corporation (MRAC)

I write to advise your application for rental housing with MRAC has been approved.

Your application will be placed on the _____ waiting list with an effective date of _____.

MRAC is unable to give you an estimated waiting time for you to be housed as this is dependent on how many vacant properties that become available and how many people ahead of you on the waiting list are ready to be housed when we offer a property to them.

Please ensure you keep your details up to date with us, particularly if you change address, telephone number or the number of people that will be housed with you.

If we are unable to contact you when we have a property available, MRAC will go to the next person on the waiting list so it is important you keep your details up to date.

If we cannot contact you after three potential property offers, we will write to you requesting you contact us. If we do not hear from you within the 30 days, your application will be removed from the waiting list. You will have two years to contact us to reinstate your application. If you do not contact us within that time frame and you still wish to rent a MRAC house, you will need to reapply.

If you have any queries, please do not hesitate to contact us.

Yours sincerely

Name
Chief Executive Officer