



McCORMACK HOUSING ALLOCATIONS POLICY

Policy statement

McCormack Housing is committed to providing affordable housing that provides security of tenure to eligible low-income and disadvantaged individuals and families, with a priority given for those individuals exiting the justice system or at risk of entering the justice system, in a fair and equitable manner while retaining the organisation's viability. The process to determine allocation and eligibility will be transparent and consistent. Rents will not exceed 75% of market rent.

Objective

The purpose of this policy is to define the eligibility requirements and detail the assessment process and allocation procedure for applicants wishing to apply for housing.

Process

- The referral form is available upon request from McCormack Housing. The referral form is a standard document that must be used by all applicants for housing. Referrals are to be completed by relevant caseworkers or Corrections workers.
- Upon receiving the referral, the form will be filed electronically, and audited for proper completion. If not complete the referrer will be contacted in writing clearly stating what further information is required.
- If complete, the application will be assessed for eligibility and the referrer informed of the outcome. Eligibility is defined below.
- The application is then filed according to date, location preference and release/parole dates.

Allocation List

- A allocation list will be compiled, and applicants will be informed in writing on a the status of their referral.
- If the applicant does not accept offer of housing, they must inform MCH.
- If the applicant requests to reapply to be placed on the allocation list, they will need to be reassessed for eligibility as per the below process.





When vacancies occur, the allocation list will be the primary source for allocating the tenancy except where:

- a significant need is identified that warrants “jumping the queue” e.g., homelessness, or where the property is subject to specific target groups e.g. disability or where the property is subject to specific funding conditions e.g. properties funded through Government programs.

Eligibility

Applicants must be permanent residents of Australia or able to provide suitable documentation showing that they have applied for permanent residency.

Applicants must generally be over 18 years of age.

Income

The primary applicant/s must be in the ‘low or moderate’ income range as defined by the Housing Registrar.

Applicants are required to provide current income information for all household members receiving an income. This information can be provided in the form of a letter or statement from the source of the income. Applicants who receive Centrelink incomes have the option to give authorisation to McCormack Housing to obtain the information directly from Centrelink. These applicants do not have to provide a separate letter or statement from the source of the income.

All applicants are required to be eligible for at least \$1 payment of Commonwealth Rent Assistance.

Realisable Assets

Primary Applicant/s whose ‘realisable’ assets would enable them to afford other forms of long-term housing e.g. private rental, home ownership will generally be ineligible for McCormack Housing. However other mitigating issues may be considered in line with McCormack Housing philosophies and vision. This includes Offenders, people in or at risk of entering the criminal justice system Domestic violence situation, and medical issues such as mental health, disabilities, and addiction.

Realisable assets may not exceed \$30k in value for general households. Households that require major or full disability modifications may not exceed \$60k in realisable assets.

Applicants will be required to supply documentation stating the value of any assets in which they hold an interest (e.g., financial institution statements, formal evaluation of goods





counted as assets). They will also be required to provide appropriate documentation (e.g., from a solicitor or financial institution) to support any claim that assets cannot be realised.

An applicant will be ineligible for a McCormack Housing property if they or other household member owns or has interest in any real estate (excluding land) unless they are unable to make 'effective use' of the property – i.e., they are unable to reside in it and unable to sell their equity in it. An example of this would be where an applicant is the victim of domestic violence and unable to live in the 'family' home.

Support Requirements

Applicants who have specific support needs must have demonstrated consistent linkages with support services. The referral application should provide written documentation relevant to the applicant's circumstances, stating that ongoing support needs at the level required are in place, to allow the applicant to maintain their tenancy and achieve their goal of independent living.

Applicants under court orders may be required to meet these court orders through ACSO services. McCormack Housing will work closely with ACSO to ensure ACSO –McCormack Housing are aware of any potential tenancy issues or tenancy issues they are aware of.

Allocations

Allocations to a property vacancy will be made considering the date the application is received, the household's income, household size, requested location and availability of suitable property.

An allocated property must have at least one bedroom for each of the following:

Couple

Single adult (18 years and over)

Any two children of same gender under 18 years

It may be necessary at times to have children under 18 of the same gender in separate bedrooms e.g. where one is a very young child and the other older (teenage).

When a property becomes available and is deemed ready for occupancy the next available and most suitable applicant who matches the vacancy will be sourced from the Applicant Waitlist.

The process will be as follows:

- The applicant or referrer will be contacted by phone, mail or email to determine their interest in the property.





- The decision as to whether to offer them the property (subject to all conditions being satisfied) will be made within 7 business days

If the applicant accepts:

- The Applicant will be requested to submit of current proof of all income sources.
- A reassessment will be undertaken to confirm continuing eligibility.
- If they are no longer eligible a letter will be sent to advise them of this.

If the applicant does not accept or does not respond to the offer in 14 business days:

- The McCormack Housing offer will be rescinded
- The applicant will be eligible for one more offer. If the applicant refuses a second offer they will be placed on the bottom of the waiting list
- The Operations Manager will offer the property to the next eligible person on the waiting list according to policy and procedures.

Once a successful application has been identified, (matching income cohort, location, neighbourhood compatibility and bedroom size) and accepted the offer a 'Letter of Offer' will be sent to the applicant advising them of the

- property address
- rental amount
- bond amount
- amount of rent in advance required.

It will also request the applicant confirm their acceptance of the offer and attend a sign-up meeting.

A 'Sign up' meeting will be organised. At this meeting the date of occupancy will be confirmed, the tenancy agreement signed, bond and rent in advance paid.

A Property Condition Report will be completed by McCormack Housing and reviewed by the tenant. The tenant will receive a Tenancy Pack and keys to the property are handed over.

Rental payments will commence on the lease commencement date.

Finance will be notified within 24 hours of new tenancy and will be provided with all the required Tenancy information for data entry to the Tenancy management system.

Tenants may reasonably refuse an offer of housing, as it may not be suited to their needs. Applicant must show reasonable cause for refusal. McCormack Housing will, where possible, offer choice within affordable housing opportunities and will offer the next appropriate property that becomes available. The applicant will be eligible for one more offer. If the





applicant refuses a second offer they will be placed back on the bottom of the waiting list unless mitigating circumstances have impacted the tenant.

Appeals

If an applicant believes their application has been unfairly assessed they may appeal the decision via the McCormack Housing appeals process which will be outlined to them and outlined in the McCormack Housing Tenancy Handbook.

No Income

Applications listing independent household members who do not receive any income can be approved and placed on the waiting list if they meet all other eligibility criteria. However, applicants are required to provide documentation from Centrelink stating either: why they are not entitled to or in receipt of an income, that is, they have temporary residency status or are on a two-year waiting period, or they have received a compensation payout or an employment termination payout; or that they are entitled to an income but are not claiming it.

Applicants or household members in prison are not required to provide income documentation until they are released from prison. When they are released and either go onto the waiting list or are offered a property the applicant will need to provide proof of income.

Note: All applicants in receipt of no income will be referred to other ACSO programs and Community Support Organisations in the region, to assist them with their housing and any other needs.

Reference:

Residential Tenancies Act 1997(Vic)

