



CREATING CONNECTIONS

North/West Metropolitan Region

PRIVATE RENTAL BROKERAGE (PRB)

Case Studies

Case Study I - Angela

Angela (19) has been living in a THM property for the past 14 months and is now ready to move into more independent living in private rental. After going through the PRB application form with her case manager, it was identified that she met all the eligibility criteria and could demonstrate that she had both the financial and personal capacity to be assessed as 'private rental ready'.

Her main concerns were that she had no prior rental history (apart from her time in the THM), and only part time employment.

Based on her weekly budget, it was decided that Angela's best approach was to try and set up a shared tenancy with another young person, to help share not only rental costs but also ongoing bills and responsibility for the property. Angela's case manager started to work with her on identifying a suitable person to set up a shared tenancy arrangement, and looking at 2 bedroom units in the Brimbank area.

In the meantime, it was decided that on top of the \$400 in Housing Establishment Funds she could access from the THM, she would need another \$700 to get together the basic furniture and appliances needed to furnish a shared flat. The shortfall between what she could afford to pay in rent and her share of the rent in a unit in the Brimbank area was going to be around \$20 per week (or \$86.60 per calendar month).

Because Angela hadn't yet found a property to apply for, she wasn't sure if she'd need any help from the Property Enhancement Grant allowed for under the PRB – but given she was going to be looking at pretty cheap properties, it was thought likely that wherever she moved into would need some minor painting or other things fixed up. Therefore, she put on her application form that she would need \$200 for potential property enhancement work.

This means that the total Request for Assistance made by Angela through the PRB application form was as follows:

	Budgeting Incentive	Tenancy Setup Costs	Property Enhancement Grant	Total Grant
\$	\$86.60 × 12 = \$1039.20	\$700	\$200	\$ 1939.20
%	53.6%	36.1%	10.3%	100%



CREATING CONNECTIONS

North/West Metropolitan Region

PRIVATE RENTAL BROKERAGE (PBR)

After her grant was approved, Angela started looking at properties with another THM client, Cassie. Two months after they moved into their unit, they spent the \$200 PEG on getting a new screen door installed and changing the front door locks because of some safety concerns.



CREATING CONNECTIONS

North/West Metropolitan Region

PRIVATE RENTAL BROKERAGE (PRB)

Case Study 2 – Shane

Shane (23) was on DSP due to his mental health problems, which were currently stabilised with medication and support from a local mental health service. Before his time in the current THM property which he shared with one other person, he had some previous experience of living in private rental. However Shane was keen to live by himself in a one bedroom unit, after previously having problems in share houses.

These problems included being evicted from private rental a couple of years ago for getting behind in the rent (even though he'd kept paying his share, others hadn't) and he was pretty sure he had been 'blacklisted' by the Real Estate Agent handling the property in the Frankston area. After talking with his case manager, they agreed to sort this out before completing an application form to the PRB, which involved contacting a couple of the Tenancy Databases and checking whether his name was actually listed or not. It turned out he was listed on at least one database, meaning that this issue would need to be addressed whenever he did put in an application for rental.

Because of this additional barrier, it was decided that his grant application for the PRB should have a strong emphasis on the Property Enhancement Grant component, applying for the maximum amount allowed under this part of the program (\$500 or 25% of total grant). This would mean that any of Shane's application for properties could be enhanced by being able to present this money as either a rental guarantee or for any works that needed to be done.

He was able to get together enough furniture and household appliances from his friends and family that he didn't need any more funds for tenancy setup costs. Therefore, the bulk of his application would go towards applying for help from the Budgeting Incentive component, to help top up his Centrelink payments.

This means that the total Request for Assistance made by Shane through the PRB Assessment Tool was as follows:

	Budgeting Incentive	Tenancy Setup Costs	Property Enhancement Grant	Total Grant
\$	\$1500 = tapered over 12 months starting at \$50/week down to \$10/week	\$0	\$500	\$ 2000.00
%	75%	0%	25%	100%



St Vincent de Paul
Aged Care & Community Services

CREATING CONNECTIONS

North/West Metropolitan Region

PRIVATE RENTAL BROKERAGE (PRB)

Once his application had been approved by the PRB, Shane found out that a friend was moving out of a one bedroom unit – using the \$500 PEG he offered to the landlord to install additional blinds for privacy and to repaint the kitchen and bathroom himself – the landlord readily agreed!



CREATING CONNECTIONS

North/West Metropolitan Region

PRIVATE RENTAL BROKERAGE (PRB)

Case Study 3 – Melanie (and daughter, Sage)

Melanie (21) had been living in a THM property for more than eighteen months with her daughter Sage who is now two and a half. Melanie was receiving Parenting Payment (Single), Rent Assistance and Family Allowance payments but was still struggling to find an affordable two bedroom unit in the Maribyrnong area.

She wanted to live with her daughter somewhere in Maribyrnong because both her parents, and a couple of old friends still lived in that area as well and she felt it was important to be around this support – even though rents were pretty high there.

After she started talking to her case manager about assistance she could receive from the PRB, Melanie found an ad through the local paper in Maribyrnong for a property she could almost afford – but not quite. She needed an extra \$25 per week to make sure the rental would take up no more than 40% of her weekly income. Melanie was pretty confident that once she had a stable home, she would be able to get some casual work locally through friends to cover the difference, but for now she couldn't make up that gap.

Therefore, the majority of Melanie's PRB application would be focused on the Budgeting Incentive component. She had already accessed HEF through the THM to buy additional furniture and equipment for Sage, but the THM agreed to give her another grant to help with buying some whitegoods. However she didn't have much of her own gear so decided to include in her application a grant to help with some additional furniture for the new unit.

	Budgeting Incentive	Tenancy Setup Costs	Property Enhancement Grant	Total Grant
\$	\$25 per week over 52 weeks = \$1300	\$700	\$0	\$ 2000.00
%	65%	35%	0%	100%

Melanie's application was sent to the PRB on the same day that she put in an application for the property directly to a private landlord – and her case manager made sure the PRB Coordinator knew it was important for her to get a quick response. It turned out the PRB Coordinator could approve her grant within four days, and the landlord got back to her a couple of days later to say she had been successful in getting the property.