

Tenants Newsletter

Welcome to our fourth newsletter

More exciting news to share with our tenants.

The Aboriginal Housing Office (AHO) recently finished three new 4 bedroom properties in Duff Street Walgett. The new homes were handed over to Dreamtime Housing to manage on the 25th July 2022.



Pictured Asset Manager, Damien Martin, Senior Client Relationship Officer, AHO Shania McDonald, and Acting CEO, Taryne Albert at the recent handover in Walgett.

Three lucky families signed their leases with us on the 11th August 2022.

Pictured below are the three new tenants being handed their welcome pack and tenant handbook from Acting CEO Taryne Albert



To apply for an AHO property please see further in the newsletter for more information.

WELCOME NICOLE AND BRENDON

Nicole Jackson commenced in July as Dreamtime Housing's Admin/Accounts Manager. Nicole will be available in our office unless out with the others signing up new tenants. A staff profile for Nicole will be included in the next newsletter.

Brendon Harris commenced in August as Dreamtime Housing CEO, with Taryne stepping down to Chief Operations Officer. A staff profile for Brendon will be included in the next newsletter. Issue 4 July / August 2022





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Meet our Board

Each edition we introduce one of our Board Members to you.

This issue we introduce Director Peter Gibbs

Mr Peter Gibbs or "Chicka" is a Gamillaroi man from the community of Weilmoringle on the banks of the Culgoa River in far west NSW. Peter has many years of experience in the community-development sector, with more than 30 years focusing on Western NSW.

He has worked in shearing sheds, on cotton fields, for the NSW Aboriginal Land Council, TAFE NSW Western Institute and been an Advisor to both Federal and State Government Ministers. Mr Gibbs is a Director of the NSW Geographical Names Board, Skillset Senior College and an active member of the Bourke based Nulla Nulla Local Aboriginal Land Council.



Mr Gibbs has been instrumental in the establishment of the IPROWD Program, a training model that develops Aboriginal people for a potential career in the NSW Police Force. The concept for this model developed after the tragic death in Police custody of his sister Fiona. IPROWD is now one of the most high profile programs in NSW.

Peter has developed partnerships with business, the philanthropic sector and government agencies in implementing innovative strategies aimed at improved life outcomes for Aboriginal people.

REMINDER TO TENANTS

For tenants in Walgett and Collarenebri where there is no mail service to your properties, please check in regularly at the Post Office for any mail we have sent you.

We are getting more mail returned from these towns. Letters are sent to you about your tenancy including WARNING Letters.

Tenant Support and Education Project

One on one support for all Aboriginal tenants to provide links for assistance with the aim of strengthening and sustaining their tenancies via our referral service.

If you would like assistance from the TSEP Team please talk to Taryne who can complete a referral form to the TSEP Staff member covering your community.

More information on TSEP can be found in the brochure in your tenant handbook.

(This program doesn't cover Warren, Dubbo or Wellington Tenants)

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CENTREPAY

To set up Centrepay you will need one of the Customer Reference Numbers (CRN's) below. Please check which CRN you need to use before making the payment.

Dreamtime Housing - MPH	555 134 591C
Dreamtime Housing - WMLALC	555 138 911J
Dreamtime Housing - AHO	555 138 910L
Dreamtime Housing - DKHAC	555 138 909H

If you are unsure about what CRN you should be using please call the office and the staff can let you know.

Please do not just pick the first one you see as this can lead to payments going to the incorrect account.

If you would like bank account details to pay water rates or make additional rent payments please call the office.



Keep an eye on our Facebook page for up to date information on Dreamtime Housing.

Changes to office hours and office closures If staff are out visiting other communities or away for meetings

We can post on the go, keeping tenants fully up to date on what is happening within our office as well as what may be happening around the communities that may benefit you.

https://www.facebook.com/dreamtimehousing



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Each edition we will introduce our staff Members to you. Last edition we briefly introduced our Client Services Officer Joy Astill and our Asset Manager Damien Martin.

A error was made in Joy's position, Joy is actually our Client Services Manager.

Damien Martin - Asset Manager

Damien started with us on the 20th June 2022. Damien came to Dreamtime Housing after 8.5 years at the Coonamble Local Aboriginal Land Council as their Asset Manager, previously he was the Manager of Coonamble Steel and Produce and the Bucking Bull.

Tenants will be introduced to Damien as they are signed up and he will be doing our regular house inspections, quality assurance as well as representing Dreamtime at the tribunal.

Joy Astill - Client Services Manager

Joy started with us on the 27th June 2022, after working 16 years at the Coonamble Local Aboriginal Land Council as their Housing Manager, previous to this, Joy worked for Murdi Paaki Regional Enterprise Corporation.

Joy has a Cert IV Social Housing & Cert III Business Administration.

Joy is our tenants main contact person when it comes to their tenancies, any questions regarding leases, rent charges & payments, water charges & payments, etc Joy will be able to answer.

Taryne celebrates 12 months with Dreamtime Housing.

21st June 2021, Taryne started as the only employee of Dreamtime Housing. One long year later our little housing company has grown in staff and properties.

The Board of Directors would like to thank Taryne for all her hard work over the year, we wouldn't be where we are today without your help. Congrats Taryne

Contacting Dreamtime Housing

To contact any of the Dreamtime Housing team please call 0458 525 270 or 0439 561 501

We hope to have a 1800 available soon.

If we are unable to answer your call, please: Leave a Message and provide us

Name and return contact phone number

If you phone from a blocked number we can not return your call unless you leave a message and provide us your phone number

Phone: 0458 525 270 or 0439 561 501 Email: admin@dreamtimehousing.com.au Website: www.dreamtimehousing.com.au





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Apply for a property managed by Dreamtime Housing

Housing Pathways is typically the main way to apply for homes managed by Dreamtime Housing..

You can make your application to Housing Pathways in NSW either online or by phone.

To apply online, go to

https://www.facs.nsw.gov.au/housing/help/applying-assistance/assistance And click on apply for housing and follow the instructions.

The online form is the quickest and simplest way to apply for housing assistance. You just need an email account.

You can also apply over the phone.

Call the Housing Contact Centre on **1800 422 322**, Monday to Friday: between 9 and 5pm to complete your form.

In order to submit your application, you will need to provide evidence to demonstrate that you and your household meet the general eligibility criteria for housing assistance. To assess your eligibility for housing assistance, you must provide evidence for yourself and each person on your application aged 18 years and over. If you and your partner are under 18 years of age you must also provide this evidence. You must provide evidence of:

- identity, and
- all sources of income and assets, and
- New South Wales (NSW) residency or an established need to live in NSW, and
- citizenship or permanent residency of Australia, and
- any land or property you or anyone on your application own, or part own, and
- your ability to sustain a successful tenancy, without support or with appropriate support in place if applicable, and
- · repayments of any former debts to a social housing provider if applicable, and
- an ongoing medical condition or disability that impacts on the type of housing you or a member of your household need and evidence to support what is required.

Information about the type of evidence we need to assess your application is in the Evidence Requirements Information Sheet which can be obtained online.

Dreamtime Housing staff may assist you with this application if you collect all your evidence needed and book in a day and time to do your application.

Applications for properties owned by Warren Macquarie LALC and Dubbo Koorie Housing Aboriginal Corp are completed directly through them. These organisations manage their own applications and waiting list.



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Wanting to buy your own home. Indigenous Business Australia offer home loans to Indigenous people to help them with the purchase.

IBA Indigenous Business Australia Home Loans

IS AN IBA HOME LOAN RIGHT FOR YOU?

STEPS TO HOME OWNERSHIP

RESEARCH

Check your eligibility. Can you meet minimum deposit requirements and your housing loan repayments? Use the IBA home loan calculator to see how much you may be able to borrow and what the repayments would be. It is also a good time to check out IBA's home info sessions or budgeting workshops. You can find links for all of this and more in the resources below. 2 **REGISTER** Once you have done your research, if you want to apply first register your interest by lodging your EOI form online. Our team will assess your eligibility

and either invite you to

apply or contact you to

discuss any barriers.

3 APPLY

If you are eligible you will be invited to submit your loan application. Waiting periods vary and in the meantime, you can continue saving and if you haven't done so already, check out a budgeting workshop.

ASSESSMENT

Our team will do a formal loan assessment. If you aren't ready right now we'll discuss what you can to do to get there. If you are pre-approved you can start looking for a property and make an offer.

Owning a home can create a positive impact on your life in many ways, including your health, stability and general wellbeing.

Before starting your home ownership journey, there are many things you need to understand and prepare for. For example, have you done a thorough review of your household budget? What sort of deposit are you going to need? How much are you able to borrow, what sort of repayments can you afford or what kind of documentation you will need to begin an application? It's also important to understand the steps in applying for an IBA home loan and that due to very high demand, the process can take months.

Before you start the application process please take your time to read through the resources on the IBA website, including:

Housing Loan Calculator – to help you find out how much you could borrow Products – to help you identify the right loan for you

Interest rates - to understand what our interest rates are

Fees - to help you understand the fees associated with our loans

Deposits – to help you understand the deposit you will need to qualify for a loan Construction loan - loans to purchase land and construct a new home.

We recommend attending an IBA Home Ownership Workshop if there is one held in your area. Once you have completed your research, you can either organise a call to speak with one of IBA's home loan officers or start an Expression of Interest application.

Note: the IBA Expression of Interest process is **not** a home loan application. The Expression of Interest form allows our team to assess your situation in order to ensure you qualify for an IBA home loan. https://iba.gov.au/home-ownership/about-iba-home-loans/ with feedback and ideas on what you would like us to include in future editions of the newsletter.

We encourage you to provide us

Please text or email us on: admin@dreamtimehousing.com.au 0458 525 270

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