Home in Place POLICY

Hardship Policy

1. Purpose

This Policy describes how HOME in PLACE (Australia) Limited will support tenancies at risk due to financial hardship.

2. Scope

This policy applies to HOME in PLACE entities. References to HOME in PLACE in this policy refer to all HOME in PLACE companies unless specified otherwise. The policy applies to tenants in homes owned and managed by HOME in PLACE under social and affordable housing programs.

The policy may not apply to tenants where HOME in PLACE manage properties on behalf of private landlords under a 'fee for service' agreement if the property owner has their own hardship policy. Tenants in those properties may apply for hardship under the property owner's hardship policy.

Definition

Financial hardship is when a person is willing to, but is having difficulty paying their rent, utilities, other debts, and reasonable living expenses because of factors beyond their control such as:

- Loss of ongoing employment
- Significant medical or emergency expenses
- Have been financially affected by natural disaster or pandemic

Reasonable living expenses includes, but is not limited to rent, groceries, electricity, minimum loan repayments, school fees, medical costs etc.

3. Policy Statement

HOME in PLACE implements a consistent approach to support tenants to find affordable housing for their circumstances and sustain their tenancies. HOME in PLACE assist tenants experiencing financial stress through a range of responses,

- Assisting to manage rent and non-rent arrears through flexible payment arrangements
- Providing training such as our 'Rent It Keep It' program to assist them manage their finances and linking them to external agencies that offer referral services or link them with support programs including those that provide financial assistance, financial counselling and / or budgeting support.
- Communication of arrears is clear and tenants receive early advice
- Advice on agreed rental arrears repayment
- Compliance with regulatory and legal requirements
- Referral to appropriate support services (i.e. financial counselling)
- Eviction is a last resort when other avenues have been unsuccessful

When advised, clients are unable to meet their rent or non-rent payments due to financial hardship. Tenants may apply for relief due to financial hardship by completing and submitting an Application for Hardship form and providing supporting documentation to substantiate the hardship.

Rent Arrears

Homes managed by HOME in PLACE Housing under social and affordable housing programs rental amounts are charged at lower than private market rents based on government and community housing rent policies or affordable housing rent policies. The aim of these policies is to charge affordable rents for tenants based on their income and family circumstances and tenants are expected to comply with the evidence requirements and notify HOME in PLACE Housing of any changes of circumstances that affect their income and / or rent calculations.

Where a tenant is in rent arrears,

- HOME in PLACE will request the tenant enter a payment plan preferably via a Centrepay Deduction (CPD)
- No HOME in PLACE Housing managed tenancies will be terminated and evicted if the Tenant agrees to and maintains these payment arrangements.
- Where the Tenant does not agree or fails to maintain these arrangements actions will be taken in accordance with HOME in PLACE Arrears and Debt Management Policy except where a tenant applies for financial hardship under this policy.

To confirm a tenant is eligible for financial hardship HOME in PLACE Housing may request reasonable evidence such as:

- Payslips or bank statements showing reduced income
- Documentation from an employer showing job termination/stand-down or reduced hours
- Evidence of a business closure or business records showing loss of takings
- Centrelink confirmation of eligibility for financial assistance
- Medical certificates

HOME in PLACE Housing may consider assistance where tenants meet eligibility for financial hardship and will depend on a tenant's individual circumstances and may include:

- Reducing rent now and repaying this later in addition to usual rent payments,
- Reviewing and reducing the repayment amount of existing arrears payment plans, or
- A combination of these.

Non-Rent Arrears

Water charges

HOME in PLACE will assist tenants experiencing financial hardship in accordance with water charging guidelines for community housing providers and where a completed application for financial hardship has been lodged and approved by a delegated officer.

HOME in PLACE Housing will assist a tenant who are unable to meet their water charges through:

- Referral to a community welfare organisation that distribute water and energy vouchers. For instance:
- Provide information about government programs and products as and when they are available that can assist customers to lower their utility bills.
- Encourage tenants to contact their service providers for information about State and Federal Governments fund rebates and allowances that can help customers to pay their utilities bills.
- Arrange flexible payment plans where a tenant is in arrears for their water charges.
- In some limited individual circumstances we may waiver or reduce water charges.

Bond Payments

HOME in PLACE will assist tenants experiencing financial hardship unable to pay bond payments by:

- Agreeing to flexible payment plans.
- Providing information about government programs and products as and when they are available that can assist customers pay their bond, such as government Bond Loans for eligible applicants.
- Referral to a community welfare organisation that provides financial support.

Maintenance and other charges

HOME in PLACE will assist tenants experiencing financial hardship who are unable to pay maintenance and other charges by:

- Agreeing to flexible payment plans.
- Referral to a community welfare organisation that provides financial support.

Other assistance

HOME in PLACE assist tenants in financial hardship through a range of programs including our Community Food Store - The Shack Shop on the Central Coast, our Tenant Incentive Program, Rent It Keep It, Tenant Engagement Programs and will refer tenants experiencing financial hardship to other charitable organisations may be able to provide other forms of assistance, such as food vouchers or food banks.

Appealing a Hardship Application Decision

Tenants that do not agree with a decision that HOME in PLACE has made under this Hardship Policy may lodge an appeal in accordance with HOME in PLACE Internal Review and Appeals Policy.

4. Definitions and Acronyms Glossary

For clarification of any definitions or acronyms contained within this document, please click on the Glossary for information.