



Hardship Policy

Purpose

This policy is to assist the tenants who are experiencing financial hardship. SAH assist tenants through periods where their circumstances may change and/or who have additional costs associated with their health, disability, remote locations and/or other circumstances that have impact on their cost of living and capacity to sustain their tenancy.

Scope

This policy applies to all housing programs and properties owned or managed by SAH. This policy will determine if and how people having difficulty in maintaining their finance due to changing life circumstances will be supported.

Policy Statement

Hardship

SAH determines hardship by looking at the overall circumstances of the household, including:

1. Any unforeseen change to household composition beyond the control of the tenant.
2. Any additional costs relating to the health (physical or mental) of the tenant or members of their household.
3. Any disability of the tenant or members of their household.
4. Cultural considerations, including Aboriginal or Torres Strait Islander cultural considerations.

Identifying financial hardship

SAH will consider the following factors to understand if a tenant is experiencing financial hardship:

1. Tenants inform SAH regarding their trouble in paying rent and/or other charges.
2. Tenants request payment arrangements for rent, water, or debt.
3. Change in life circumstances for example health related, loss of family member or loss of income source resulting in the financial hardship is noticed.
4. SAH adheres to the early identification of a tenant's hardship and prompts communication for financial relief and assistance.
5. SAH will encourage its tenants to utilise financial counselling, legal and other supports where available.
6. Tenants will require to provide the relevant financial details for example income, expenditure, assets, liabilities, etc for hardship assessment.
7. SAH will provide clear communication to the tenants regarding their application for financial hardship.

SAH approach to financial hardship

Upon identification of financial hardship, SAH will approach by following ways to help tenants facing hardship:

1. Flexible payment options for arrears/debt
 - SAH will work with tenants for flexible and suitable payment arrangements for rent, tenant debt and other charges. Tenants should contact the Tenancy Manager and

discuss the hardship with them. Tenancy Manager can then guide them with the application and process.

2. Financial Counselling

- For the counselling on person's financial situation, we will refer tenants to the TSA financial counselling service for information required and assistance during financial difficulties.

3. Government rebates and incentives

- The State and Federal Governments fund rebates and allowances that can help tenants in paying their utilities bills. We will encourage tenants to contact their service providers for further information.
- We will provide tenants with the information about government programs and products for assisting tenants with financial hardship when they are available.

4. Other assistance

- Charitable organisations may be able to provide other forms of assistance, such as food vouchers or food banks, including TSA's Doorways services to the tenants who are experiencing financial hardship.

Discretion

State Managers have discretion to approve or revoke approval at any time outside of this policy framework, not including legislative requirements. The reasons for discretion must be documented on the tenant's record.

Tenants Right to Review Decisions

Tenants have the right to appeal process if they are unhappy with a decision made by SAH. If a client is not satisfied with a decision, they should be encouraged to lodge a written request of appeal to the relevant SAH office. For further information refer to the Appeals Policy.

Related Documents

Policy	Arrears Management Policy Rent Setting Policy Sustainable Tenancies Policy
Legislation	National Regulatory Code National Community Housing Standards State Residential Tenancies Act and Regulation
Other Documents	Appeals Brochure

Document Control

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