Financial Hardship SA

**Operations South Australia**

Document Owner

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**3 Years**

Review Period

**Purpose**

The purpose of this policy is to respond to situations when circumstances change for a resident which impacts their income situation which in turn adversely affects their ability to sustain their obligations under the tenancy agreement

**Scope**

This policy applies to the following entities within the Housing Choices Australia Group:

|  |  |  |
| --- | --- | --- |
| **Organisation** | **Abbreviation** | **ACN** |
| Housing Choices South Australia Limited | HCSAL | 122 807 130 |

# Scheduled Review

The Housing Services Manager is responsible for reviewing process and reporting non compliances.

# Policy Statement

It is Housing Choices policy to be proactive in response to financial hardship that occurs due to a change of circumstances for our residents and endeavour to minimise risk to their tenancy

# Applying for Financial Hardship

When a resident can demonstrate that they are experiencing financial hardship an

Application for Hardship can be made by the resident for Housing Choices to assess and respond to that household's particular circumstance.

Housing Choices will make decisions based on what is fair and reasonable, balancing the

interests of the resident with Housing Choices financial viability, legal and regulatory

obligations while being mindful of the high demand for affordable housing for people on low

incomes.

### Period of Support

Housing Choices will consider the impact of the Application for Hardship on the

household’s ability to meet on going tenancy obligations and may vary those requirements

for a period up to a maximum of 12 weeks, to allow the resident’s circumstances to

stabilise.

Circumstances requiring an extension of the 12-week support period, will require ongoing support verification and approval from the General Manager.

Housing Choices may also seek to:

1. Transfer the resident to alternative housing if they no longer meet the requirements of their current housing; or
2. Support the resident to end their tenancy and reapply for housing assistance when their circumstances stabilise.

Generally, only one request for Hardship during a 12-month period will be assessed per tenancy.

### Circumstances for applying for Financial Hardship

In determining whether a resident is experiencing financial hardship, Housing Choices

may take into consideration factors which contribute to unavoidable changes to a household’s income or expenses. These factors may include but are not limited to;

* changes in household composition
* loss of ongoing employment
* significant medical expenses
* Incarceration for more than 2 weeks, but less than 3 months
* Inpatient of a Residential Rehabilitation Facility\*\*
* Short stay in a Nursing home or Respite care \*\*
* Medical – a tenant on unpaid sick leave and not entitled to Centrelink Benefits (waiting period) with verification documents provided.
* Medical – a tenant with a diagnosed serious medical condition and is required to purchase equipment for use at home (maximum of 4 weeks rent relief)\*\*\*
* Unpaid leave from work, for example due to death in family\*, child in hospital, caring for parent, other medical reason.
* Family breakdown – where main income earner leaves the household and partner is not receiving an income (awaiting Centrelink benefits to be paid)
* Residents not entitled to Centrelink benefits due to visa status, earning less than the minimum Centrelink payment they are entitled to

\* Verification will be required in the form of a funeral notice or Statutory Declaration – Maximum of 4 weeks rent relief

\*\* if costs are incurred, proof of out of pocket expenses to be provided from the care facility.

\*\*\* Doctors letter and receipt for proof of purchase required as verification.

### Assessment Process

Applications will be assessed on the following criteria:

* providing all documents required to accompany the Application for Hardship
* willingness of the resident to agree and adhere to actions that have been

developed to assist circumstances to stabilise

* willingness of the resident to engage with support services that can assist the resident to stabilise their circumstances

In all cases of residents experiencing financial hardship, Housing Choices will encourage the resident to engage with the National Debt Helpline for ongoing financial assistance.

# References:

## Standards and legislation National Regulatory System for Community Housing

1. Tenant and Housing Services

## Related processes

Financial Hardship HCSA Operational Procedure



**English:**

If you need an interpreter, please call TIS National on 131 450 and ask them to call **Housing Choices Australia** on **1300 312 447**. Our business hours are **9am to 5pm, Monday to Friday**.

You can also visit the TIS National website for translated information about the service TIS National provides. Visit: www.tisnational.gov.au

**Arabic:**

إذا كنت بحاجة إلى مترجم، يرجى الاتصال ﺒ TIS الوطنية على الرقم 131 450 وأطلب منهم الاتصال ﺒ   
**Housing Choices Australia** على هاتف رقم **1300 312 447**. ساعات العمل الخاصة بنا   
**9am to 5pm, Monday to Friday**.

يمكنك أيضا زيارة موقع TIS الوطنية للحصول على معلومات حول الخدمات التي تقدمها TIS الوطنية. قم بزيارة: www.tisnational.gov.au

**Farsi (alt Persian):**

اگر به مترجم نیاز دارید، لطفا با شماره تلفن تیس نشنال131 450 تماس بگیرید و از آنها بخواهید با   
**Housing Choices Australia** به شماره **1300 312 447** تماس بگیرند. ساعت کاری ما **9am to 5pm, Monday to Friday** است.

شما همچنین می توانید به وب سایت تیس نشنال برای اطلاعات در مورد خدماتی که تیس نشنال فراهم می کند مراجعه کنید. به www.tisnational.gov.au

**Vietnamese:**

Nếu quý vị cần thông dịch viên, xin hãy gọi cho Dịch vụ Thông Phiên dịch Quốc gia (TIS Quốc gia) theo số 131 450và yêu cầu họ gọi cho **Housing Choices Australia** theo số **1300 312 447**. Giờ làm việc của chúng tôi là **9am to 5pm, Monday to Friday**.

Quý vị cũng có thể vào thăm trang mạng của TIS Quốc gia để có thông tin về các dịch vụ mà TIS Quốc gia cung cấp. Hãy vào thăm www.tisnational.gov.au

**Somali:**

Haddii aad u baahan tahay turjumaan, fadlan ka wac TIS National taleefanka 131 450 waxaad ka codsataa inay kuu wacaan **Housing Choices Australia** iyo **1300 312 447**. Saacadaha Shaqadu waa **9am to 5pm, Monday to Friday**.

Waxaad kaloo booqan kartaa website-ka TIS National ee macluumaadka turjuman oo ku saabsan adeegga TIS National ay bixiso. Ka eeg: www.tisnational.gov.au

**Simplified Chinese:**

如果您需要口译员，请拨打TIS National 的电话131 450，请他们打电话给**Housing Choices Australia**，电话号码： **1300 312 447**。我们的营业 时间是 **9am to 5pm, Monday to Friday**。

你也可以访问TIS National 的网站，了解TIS National提供的服务。网址： www.tisnational.gov.au

**Traditional Chinese:**

若你需要口譯員，請撥打TIS National電話131 450並請他們轉接 **Housing Choices Australia** 的電話 **1300 312 447**。我們的工作時間是 **9am to 5pm, Monday to Friday**。

你也可以瀏覽TIS National 網站瞭解TIS National 的服務資訊，網址：www.tisnational.gov.au

**Spanish:**

Si necesita un intérprete, por favor llame a TIS National en el 131 450ypida que lo comuniquen con **Housing Choices Australia** en el **1300 312 447**. Nuestro horario de oficina es **9am to 5pm, Monday to Friday**.

También puede visitar el sitio web de TIS National para obtener información acerca de los servicios que provee TIS National. Visite www.tisnational.gov.au

**Italian:**

Se hai bisogno di un interprete, telefona a TIS National al numero 131 450 e chiedi di chiamare **Housing Choices Australia** al **1300 312 447**. I nostri orari d’ufficio sono **9am to 5pm, Monday to Friday**.

Puoi visitare anche il sito web TIS National per informazioni tradotte sul servizio che TIS National fornisce. Visita il sito: www.tisnational.gov.au

**For other languages, access to an interpreter is available by contacting Housing Choices Australia on 1300 312 447.**