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Overview

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 an impact on their cost of living and capacity to sustain their tenancy
Who does this apply to?	This policy applies to All Salvation Army Housing Employees (SAH & SAHV) 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 finances due to changing life circumstances will be supported.
Effective date	01/09/2022

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 a family member or loss of income source resulting in 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 be required 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.

Early Intervention

1. To sustain tenancies within the housing programs, SAHV will take prompt and preventative action to ensure that incurred rent arrears are prevented, minimised or do not escalate.
2. SAH will endeavour to identify challenges that impact rental payments in a timely manner and provide tailored alternatives where possible. For example, if a tenant is receiving Centrelink Benefits, SAHV offers to deduct the rent payment from the tenant's Income Benefits. This provides a seamless mechanism for rent payment.

See: Arrears Management Policy

Communication and Hardship Assessment

1. SAH will contact the tenant as soon as the rent arrears have been incurred.
2. SAH will work with the tenant to determine the rental payment challenges and potential support to address these identified challenges. To help with this process, SAH will review the:
 - payment history;
 - level of engagement with SAH and / or support services;
 - rental debt amount; and / or
 - rent deduction method
3. SAH will review if rent deductions methods, cycle or processes need to be amended to enable the tenant to make timely rental payments.
3. If the tenant has a Support Worker, SAH will liaise with the Support Worker to ensure relevant referrals and / or support is assigned to support the tenant with the identified challenge. In instances where the tenant / resident does not have any support worker, SAH will make appropriate referrals to support agencies. SAH will clearly outline the legal processes concerning rent arrears, that allow the tenant to make an informed decision on how to proceed with the rental arrears debt.

See: Arrears Management Policy

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 through the application and process.
2. Financial Counselling:
 - For counselling on a 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 pay their utility bills. We will encourage tenants to contact their service providers for further information.
 - We will provide tenants with 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 the 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 and References

Related Policy Documents

Arrears Management Policy
Rent Setting Policy
Sustainable Tenancies Policy

Related Procedure Documents

Related Supporting Documents

Appeals Brochure

Related Legislation

National Regulatory Code
National Community Housing Standards
State Residential Tenancies Act and Regulation

Other Relevant Documents /Resources

<Insert relevant websites and/or links not identified above>

Document Control Information

Document ID

SAH_ Hardship Policy

Theme

Business Support

Category

Tenancy & Housing

Policy Owner

State Manager – VIC/TAS
State Manager – ACT/NSW/QLD
State Manager – SA/WA/NT

Policy Implementer

State Manager – VIC/TAS
State Manager – ACT/NSW/QLD
State Manager – SA/WA/NT

Approval Authority

Chief Executive Officer

Review Date

01/09/2022

Next Review Date

01/09/2025

Previous Documents

VIC Rent Arrears and Hardship Policy

Document History

Date	Summary of Changes
08/10/2020	Inaugural: VIC Rent Arrears and Hardship Policy
01/09/2022	Inaugural: Hardship Policy
07/08/2024	Placed onto new Procedure Template Combined Hardship Policy and VIC Rent Arrears and Hardship Policy