

Financial Hardship – Coronavirus (COVID-19) measures

Overview

This policy outlines how we will assist tenants who are experiencing financial hardship due to the global health crisis related to COVID-19 (Coronavirus).

Scope

This policy applies to tenancies managed by St George Community Housing and its subsidiaries (we, our and us).

Definition

Financial Hardship

Financial hardship is when a person wants to pay for their rent, debts and other living expenses on time but is unable to. Financial hardship may be short term or long term and may be caused by factors such as unemployment, health issues or sudden major expenses.

Guiding Principles

We recognise that the impacts of the global health crisis related to Coronavirus are widespread and that stable housing is particularly important at this time.

We will:

- Treat tenants who are experiencing financial hardship with sensitivity.
- Deal with each situation on a case by case basis.
- Help tenants who are currently experiencing, or may in the future experience, financial hardship.
- Work with tenants to help them to maintain their tenancy.

Our response to financial hardship

Tenants should speak to their Tenancy Manager or Income Recovery Officer if they are having difficulties paying their rent or other charges or are experiencing financial hardship due to the impacts of Coronavirus.

Social Housing

If our tenants or their household members have changes to their income, we will work with them to reassess their rent and adjust their rent payments as soon as possible. We will reassess rents as soon as possible and rent amounts will be backdated to the date when we were advised about the change in circumstances.

Where tenants and household members receive the Coronavirus Supplement and Economic Support Payments from the Australian Government, this will not be included as assessable income when we work out the rent amount.

Affordable Housing

If our tenants or their household members have changes to their income due to Coronavirus and are having difficulties paying their rent, we will work with them to make suitable, flexible payment arrangements for rent, debt and other charges. Tenants should contact their Tenancy Manager as soon as possible to discuss their situation.

Other assistance

Tenants and household members affected by Coronavirus may be able to access financial assistance from the Australian Government. Those affected should contact Centrelink directly on 132 850.

Helpful hints:

- If you already receive a benefit from Centrelink, you don't need to do anything to get the extra financial assistance.
- If you already have a Customer Reference Number (CRN), you can claim financial assistance online through [myGov](#), using a Centrelink account.
- If you don't have a CRN, you will need to call Centrelink to prove your identity.

If tenants have paid water or rent in advance, they can contact their Tenancy Manager to access refund amounts that are paid in advance. The Residential Tenancy Agreement requires a tenant's rents to be paid up to date, so refunds can only be given where rent and other charges are paid in advance.

Charitable organisations may be able to provide other forms of assistance, such as food vouchers or food banks, to people who are experiencing financial hardship.

Useful resources

- Email us at rent.review@sgch.com.au
- Contact your Tenancy Manager
- Centrelink: Phone: 132 850
- Website: <https://www.servicesaustralia.gov.au/individuals/centrelink>

Policy information

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