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## Financial Hardship

### Overview

This policy outlines how we will assist customers who are experiencing financial hardship, so that we:

- Treat customers who are experiencing financial hardship with sensitivity
- Deal with each situation on a case by case basis
- Help customers who are currently experiencing financial hardship or may experience financial hardship in the future
- Act in line with our organisational vision and values
- Ensure a fair and transparent process

### Scope

This policy applies to all social housing tenancies managed by St George Community Housing Limited and its subsidiaries (we, our and us). It may apply to an affordable housing tenancy as determined on a case-by-case basis.

### Definitions

#### 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.

#### Identifying financial hardship

We will consider the following factors to work out if a customer is experiencing financial hardship:

- The customer requests payment arrangements for rent, water or debt or goes into arrears or debt.
- The customer tells us that they are having trouble paying their rent and other charges.
- The customer has had a change in circumstances that has negatively affected their finances, for example health problems/increased medical expenses, death in the family, loss of employment/income etc.
- A support worker or financial counsellor has told us that the tenant is experiencing financial hardship.

#### Our response

We will use a number of approaches to help customers who are experiencing financial hardship. These include referrals to our Support Coordination team for referral to financial counselling/credit and debt services, information on government rebates and incentives, water and energy vouchers, low interest or interest free loan schemes, or our Housing Plus products.

#### Flexible payment options for arrears/debt

We will work with customers who are experiencing financial hardship to make suitable, flexible payment arrangements for rent, tenant debt and other charges. Customers should speak to an Income Recovery Officer if they are having difficulties paying their rent or other charges.



### **Housing Plus products**

We have a range of Housing Plus products that may be of help to our customers. We will tell customers about these products, eligibility requirements and how they can apply.

### **Financial Counselling**

Financial counselling is a free community service provided by counsellors working in non-profit organisations that help consumers who are experiencing financial problems. Financial counsellors can provide a full assessment of a person's financial situation, information on government assistance, help with negotiations with credit providers and other businesses and information on credit laws, debt recovery processes and other areas. We will refer customers to local financial counselling services where this could be of benefit.

### **The Credit and Debt Hotline**

The Credit and Debt Hotline is a financial counselling information, advice and referral service available to consumers in NSW on credit, debt and banking issues. They provide detailed information and ways to deal with financial difficulties and negotiating with creditors, legal advice and assistance, and referrals to face-to-face financial counselling services. We may refer customers to the Credit and Debt Hotline where this could be of benefit.

### **Government rebates and incentives**

The State and Federal Governments fund rebates and allowances that can help consumers to pay their utilities bills. We will encourage customers to contact their service providers for further information.

From time to time, the State and Federal Governments may fund programs and products that can assist consumers to lower their utility bills. We will provide customers with information about government programs and products as and when they are available.

### **Water and energy vouchers**

Energy Accounts Payment Assistance (EAPA) vouchers and Water Assistance Payment Scheme (PAS) vouchers are distributed by a range of community welfare organisations and may be able to assist consumers who are having difficulties paying their water or energy bills and have been unable to make payment arrangements with their supplier. Community welfare organisations that distribute EAPA and PAS vouchers include St Vincent de Paul Society, The Salvation Army, Anglicare, Lifeline, and some community / neighbourhood or migrant resource centres. We will refer customers to relevant local services where this could be of benefit.

### **Low interest loan schemes**

NILS loans are available for items that will improve the health and wellbeing for customers and their families such as white goods, computer, furniture, medical equipment and essential repairs. Loans are available for up to \$1200 - with payment made directly to the supplier. There are no fees, interest or charges.

If customers are experiencing financial hardship and a loan might be of assistance, we may refer customers to an organisation to discuss no interest or low interest loan options.

### **Other assistance**

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.



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## Related documents/resources

- [Policy: Arrears and Debt Management](#)

## Policy information

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