

Financial Hardship

Overview

This policy outlines how we will assist renters who are experiencing financial hardship.

Scope

This policy applies to SGCH Homes Victoria and its subsidiaries (**we, our and us**).

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 significant expenses.

Guiding principles

- We will treat renters who are experiencing financial hardship with sensitivity.
- We will deal with each situation on a case by case basis.
- We will help renters who are currently experiencing, or may in the future experience, financial hardship.
- We will consider human rights when making decisions about financial hardship.

Identifying financial hardship

We will consider the following factors to consider if a renter is experiencing financial hardship:

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

Our response

Our responses to help renters experiencing financial hardship include:

- flexible payment options for arrears/debt
- making referrals to financial counselling/credit and debt services
- providing information on:
 - government rebates and incentives
 - water and energy vouchers
 - low interest or interest free loan schemes.

Flexible payment options for arrears/debt

We will work with renters who are experiencing financial hardship to make suitable, flexible payment arrangements for rent, renter debt and other charges. Renters should speak to us if they are having difficulties paying their rent or service charges.

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 renters to the [National Debt Helpline](#), [Tenants Victoria Free Financial Counselling Service](#) or local financial counselling services 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 utility bills. We will encourage renters 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 renters with information about government programs and products as and when they are available.

Utility relief grants

The Victorian Government's [Utility Relief Grant Scheme](#) provides grants to low-income renters to pay a mains electricity, gas or water bill that is overdue due to a temporary financial crisis. We will encourage renters to contact their utility service providers for further information.

Low interest loan schemes

If renters are experiencing financial hardship and a loan might be of assistance, we may refer renters 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.

Relevant legislation, regulations or standards

- [Housing Act 1983 \(Vic\): Performance Standard 1 \(Tenant and housing services\)](#)
- [Charter of Human Rights and Responsibilities Act 2006 \(Vic\)](#)

Related documents/resources

- [National Debt Helpline](#)
- Policy: Arrears and Debt Management
- [Tenants Victoria Free Financial Counselling Service](#)
- [Utility Relief Grant Scheme](#)

Policy information

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