

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 Muslim Care

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 the 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 at 132 850.

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 rent to be paid up to date, so refunds can only be given where rent and other charges are paid in advance.

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

Policy Information

Authorised By: The Board Policy and Procedures Maintained By: operation Manager	Original Version: April 2019
Review date: May 2025	This Version: 2