

# Financial Hardship – COVID-19 (Coronavirus) Policy

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## Purpose

The purpose of this Policy is to outline Housing Trust's (HT) approach to tenancies experiencing financial hardship due to the global health pandemic, COVID-19 (Coronavirus).

## Scope

This Policy applies to social housing and affordable housing tenancies managed by Housing Trust. The Policy will be in place from the date of approval until 31 October 2020 or until updated, extended or retired.

For households with multiple adults, this Policy will affect the impacted individuals rent calculation only, not the total rent for the tenancy. Other household members rent will be calculated in accordance with Housing Trusts Review of Rent Subsidies Policy.

## Policy

Housing Trust recognises that the impacts of Coronavirus are widespread. Stable and affordable housing is particularly important at this time. Housing Trust has implemented this Policy to support tenants sustain their tenancies, where they have been directly impacted by the virus.

Housing Trust will apply this Policy alongside its Review of Rent Subsidies Policy, with the following considerations:

- If a tenant cannot provide proof that their employment has ceased and they were working in an industry affected by lock-downs enforced by the State or Federal Government Housing Trust will implement the change in rent as at the date of closure in accordance with Government directives.
- If a tenant cannot provide a completed Rent Subsidy Application Form, Housing Trust will accept a request to recalculate rent based on income changes in writing via post or email to Housing Trust.
- Housing Trust recognises that some tenancies may fall into rental arrears while waiting to receive a Centrelink payment due to a change in circumstances. Where this occurs Housing Trust will work with the tenants to ensure the tenancy is sustained. The tenant will be required to enter into a repayment agreement once they or the household members start receiving Centrelink payments.

## Social Housing Tenants

As outlined in the table below, Housing Trust will apply the following rules when assessing a tenants or household members rent when they have ceased working as a direct result of Coronavirus:

<b>Residents earning wages only</b>	<b>Residents earning wages and Family Tax Benefit (FTB)</b>	<b>Residents earning a Pension (e.g. DSP, Newstart / Jobseeker, Age) and Family Tax Benefit</b>
HT will apply rent of \$10 per week until they receive their first Centrelink Payment	Housing Trust will assess the rent at 15% of FTB as per policy + \$10 per week to replace the wages component	HT will assess their rent as per policy as their pension will automatically increase to the full amount once they don't declare casual earnings to Centrelink

## Affordable Housing Tenants

The table below outlines Housing Trust's approach when working with Affordable housing tenants impacted by the Coronavirus

<b>Residents earning wages only</b>	<b>Residents earning wages and Family Tax Benefit (FTB)</b>	<b>Residents earning a Pension (e.g. DSP, Newstart / Jobseeker, Age) and Family Tax Benefit</b>
HT will assess the rent at 30% of gross statutory income (income they will be entitled to receive from Centrelink)	HT will assess the rent at 30% of gross statutory income (income they will be entitled to receive from Centrelink) including income they are already in receipt of	HT will assess their rent as per policy as their pension will automatically increase to the full amount once they don't declare casual earnings to Centrelink

## Other Assistance

### Supplements and Stimulus Payments

Tenants and household members affected by Coronavirus may be eligible for financial assistance from the Australian Government.

- For further information those affected should contact Centrelink directly on 132 850
- Stimulus payments will not be included as assessable income for the purpose of calculating rent.

## Utilisation of existing credit balances

- If tenants have excess credit in their rent or water account, they can contact Housing Trust to request a refund of money.
- Tenants can also transfer excess money from their water account to their rent account.
- Refunds or transfers can only be approved where rent and other accounts are paid in advance.
- The Residential Tenancy Agreement states that rent is to be paid up to date at all times.

## Reference or Related Documents

### Internal

#### Policy:

1. Housing Trust's Review of Rent Subsidies – Social Housing Policy
2. Housing Trust's Review of Rent Subsidies – Affordable Housing Policy
3. Housing Trust's Arrears Management Policy

### External

1. Residential Tenancies Act 2010

## Policy Version Control

Version	Details of Improvements	Release Date	Approval/Release Details
V 1.0	Original Policy introduced to meet the needs of tenants experiencing financial hardship due to COVID-19	01.04.2020	Approved for release by Amanda Winks Chief Housing Officer