

# Financial Hardship – COVID-19 (Coronavirus) Policy

---

## 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 HT. The Policy will be in place from the date of approval 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 *HT's 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. HT has implemented this Policy to support tenants sustain their tenancies, where they have been directly impacted by the virus.

HT 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 HT 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, HT will accept a request to recalculate rent based on income changes in writing via post or email to HT.
- HT 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 HT 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	HT 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

Residents must ensure they contact Centrelink within five (5) working days to apply for a Centrelink payment. HT may request proof that a tenant or household member has applied for a Centrelink payment. In instances where this cannot be provided, HT will reassess the rent using statutory income as detailed in *HT's Review of Rent Subsidies – Social Housing Policy*.

## 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

1. Review of Rent Subsidies – Social Housing Policy
2. Review of Rent Subsidies – Affordable Housing Policy
3. Arrears Management Policy
4. Form 102001 Rent Subsidy Application

### 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
V 2.0	Policy extended and updated to reflect when Housing Trust may charge a social housing tenant rent on statutory income if they fail to apply for a Centrelink payment	20.10.2020	Approved for release by Amanda Winks Chief Operations Officer
V 3.0	Policy extended to 30 June 2021.	26.02.2021	Approved for release by Miranda Serkinic EM: People & Culture
V 4.0	Policy extended. Expiry date removed from Policy. Policy will be ongoing to ensure Housing Trust tenants are not financially disadvantaged as a result of COVID-19	13.07.2021	Approved for release by Amanda Winks Chief Operations Officer