



SUPPORTING RESIDENTS EXPERIENCING FINANCIAL HARDSHIP DUE TO COVID-19

QA REFERENCE	P&T P&P No 13
DATE INTRODUCED	2 nd April 2020
DATE REVIEWED	2 nd April 2020
DATE OF NEXT REVIEW	30 th September 2020
REVIEW RESPONSIBILITY	Chief Finance Officer
SIGNATURE OF APPROVAL Chief Executive Officer
REFERENCES –	
Legislative Acts and other sources of Authority	The Department of Justice and Community Safety has carriage of drafting the relevant legislation and guidelines
Related Standards, Guidelines and other References	
Related MASP Policies and Procedures	Other Property and Tenancy Management Policies
Related MASP Forms and Templates	Other Property and Tenancy Management Forms
ACRONYMS/DEFINITIONS	

As Australia grapples with COVID-19 (Coronavirus), the economic impact is mounting. Now more than ever our residents require us to respond to changing financial circumstances leading to financial hardship in an empathetic and flexible way. Community housing organisations are well placed to support residents to sustain tenancies in this environment.

This document provides front line staff who support residents to sustain tenancies, with guidance on how we can assist residents who experience financial hardship during the COVID-19 pandemic outbreak.

Coronavirus Supplement

The Federal Government has released a Coronavirus Supplement which is a temporary payment of \$550 to new and existing income support recipients from 27 April for 6 months

The Coronavirus supplement will be provided to

- Job Seeker Payment (previously Newstart)
- Sickness Allowance
- Youth Allowance for jobseekers
- Parenting Payment Partnered
- Parenting Payment Single
- Partner Allowance

- Sickness Allowance
- Farm Household Allowance

MASP **will exclude** the Coronavirus supplement as assessable income when assessing income to calculate subsidised rent payments.

Periodic Rental Subsidy Reviews

MASP will continue to assess and update income information as part of a rent and income review.

MASP will **NOT** increase the rental contribution a resident is required to pay due to an increase in household income.

MASP **WILL** decrease the rental contribution a resident is required to pay when household income has decreased.

This decision will be reviewed by 27th October 2020.

Hardship Rental Subsidy

We will encourage our residents to inform us as soon as possible if their income has decreased due to unemployment or reduced income leading to financial hardship. These will be classified as Hardship Rental Subsidy Reviews (for residents experiencing financial hardship due to COVID-19) and will be prioritised.

For residents applying for hardship rent subsidy due to being made unemployed.

If the resident meets the eligibility criteria for Centrelink, MASP will review the rent subsidy and resident rental contribution payment based on the expected Centrelink entitlement applicable for the household, excluding the Coronavirus supplement.

This will commence from the date of notification. Once the resident has been assessed by Centrelink and is in receipt of statutory income the resident will be required to provide us with income verification information for the household and the rent subsidy and tenant contribution will be reviewed for accuracy and re-assessed.

A credit or a debit will be applied to the account for any over or underestimates.

If the resident applying for hardship rent subsidy income is reduced and may fluctuate, we will assess the rent subsidy and resident rental contribution payment based on forward income assessments for the next 3 months.

Residents will be required to provide income verification every 3 months and rent will be re-assessed on receipt.

This advice will be applied to all resident rent assessments and is not dependent on the rent policy of the property program.

Evictions due to Rent Arrears

MASP will **NOT** proceed with the execution of any new warrants of possession due to non-payment of rent while Australia is in an active pandemic response. Housing Workers and Managers will be required to continually engage with residents who are not paying rent or have missed payments to encourage residents to put a repayment plan in place.

We understand that this will require additional effort and engagement and if you are unable to agree on a repayment plan please let your manager know.