

ARREARS AND HARDSHIP

Statement of Policy

Eastcoast Housing understands that life can be difficult at times. Unforeseen events can interfere or play havoc with the day to day plans that we may have developed for ourselves and our families.

All staff are available to talk and assist in supporting to overcome the hurdles that may arise from time to time. It is recognised that the impact of some of these unexpected crisis events may be financial as well as emotional.

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1. Affordable rent charges

Eastcoast Housing's rent charges are set at an affordable level. Generally, the Net Rent Charged is the same as if living in public housing.

It is our belief that people cannot address social and health issues if they do not first have secure housing. It is the tenant's responsibility to pay rent and look after their home to avoid actions that may result in themselves becoming homeless.

2. Communication is the key

We can't respond if we don't know what's happening. Don't just stop paying rent without talking to us.

3. Repayment Agreements

Eastcoast Housing is open to making repayment agreements with tenants who find themselves in difficulties and rental arrears. The key is to talk to us sooner rather than later. It is more difficult to catch up with a rent debt if it has been left too long and the debt becomes too large to manage.

If a tenant is in arrears Eastcoast can negotiate an arrears repayment agreement with tenants so that they can pay off any arrears that have accumulated. Communication is the key.

Eviction is always a last resort.

4. Examples of responses to tenant need

Eastcoast has been able to provide financial assistance to tenants who have wanted to engage in further education to improve job seeking opportunities.

We have:

- Sponsored tenants to attend relaxation retreats after experiencing traumatic events
- Made referrals to professional support services and linked people into tailored support services such as personal, drug & alcohol, financial counselling

- As a matter of course when a tenant is incarcerated we reduce rent charges to \$15.00 per week for the period of incarceration (for up to 6 months)
- Reduced rent charges to allow family time to organise funeral and/or vacating goods in event of tenant death

In other instances we have been able to reduce rent charges for a period when:

- A single mother died, and the teenage children were left to manage
- A tenant was diagnosed with a terminal illness and needed to stop work to seek treatment and was in receipt of no income for a period of time

5. How some tenants help themselves?

Some tenants pay an extra few dollars a week in rent to get themselves into credit on their rental account. This allows them to stop paying rent for a few weeks over Christmas for example. Getting in advance with rent throughout the year can reduce the financial stress for families at this time of year.

6. When we can't help?

We can be sympathetic if you have financial difficulties and can make referral to financial counsellors to assist you to organise a budget. If a large bill comes in eg. vehicle registration, we will not adjust rent charges because of that bill. However if you are in credit with your rent and have a history of consistent payments we may suggest you reduce the amount you pay for a few weeks and then recommence repaying at an agreed amount to maintain the rent balance.