

## Change in Circumstances Policy

Version date: January 2019  
Review date: January 2022  
Policy owner: Director Housing & Homelessness

### Purpose

This policy provides an overview of the assistance available when a tenant faces changing financial circumstances including financial hardship.

### Scope

This policy applies to all long-term tenants in social or affordable housing.

This policy does not apply to:

- Crisis or transitional tenancies
- Private rental tenancies
- Public housing tenancies

### Principles

This policy is based on our commitment to provide affordable long-term housing. As part of this commitment we recognise that tenants may experience changes in household circumstances that may lead to financial hardship or increased income. In circumstances of financial hardship, Unison may provide a combination of financial and non-financial assistance to help tenants in sustaining long-term tenancies.

In circumstances where household income has increased, either through employment or additional household members receiving income, Unison will adjust rents in accordance with the Rents Policy.

### Application

#### **Rights of Tenants Requesting Assistance due to reduced income and financial hardship.**

Unison will help in a way that is:

- flexible and responsive to individual needs, within the capacity of the service
- non-discriminatory and non-judgmental
- encouraging of long-term employment and independence
- considerate of privacy and confidentiality, all personal information will be kept confidential and only relevant information will be requested, and

- supportive of advocacy, promoting the use of a family member, friend or an employee of an advocacy service to assist tenants in requesting **assistance**.

## Types of Assistance

There are two types of assistance available to Unison tenants who experience a reduction in income:

- Immediate (non-financial) support, this involves referral to support agencies and services.
- Change in circumstances, this involves a change in the amount of rent charged, and applies to those tenants in affordable housing who have lost employment or who have a reduction in earnings

## Immediate (non-financial) Assistance

Unison will provide immediate non-financial support to tenants through information and referral to support services including material aid, financial counseling, gambling support, drug and alcohol and employment agencies.

Requests for non-financial support can be made informally at any time.

## Glossary

'hardship' refers to the financial inability of the tenant to pay rent and other living expenses, due to unemployment or a reduction in earnings

'financial hardship assistance' refers to a reduction in the amount of rent charged

'advocate' refers to a person who, with the authority of the client, represents the client's interests.

## Review of policy

This policy will be reviewed every three years as delegated by the responsible Director