

Change in Circumstances Policy

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 Policy owner: Director Housing and Homelessness

1 Purpose

The purpose of this policy is to provide an overview of the assistance available when a renter faces changing financial circumstances including financial hardship.

2 Scope

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

2.2 This policy does not apply to:

- a Crisis or transitional tenancies
- b Private rental tenancies
- c Public housing tenancies.

3 Policy Statement

Principles

3.1 This policy is based on Unison’s commitment to provide affordable long-term housing. As part of this commitment, Unison recognises that renters 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 renters in sustaining long-term tenancies.

3.2 In order to assist Unison to maintain financial stability, this policy is applied with a view to keeping a minimum number of affordable properties across the portfolio. In circumstances where household income has increased, either through employment or additional household members receiving income, Unison will adjust rents in accordance with the Rent Policy.

Application

Rights of Renters Requesting Assistance due to reduced income and financial hardship.

3.3 Unison will help in a way that is:

- a Flexible and responsive to individual needs, within the capacity of the service
- b Non-discriminatory and non-judgmental
- c Encouraging of long-term employment and independence

- d** Considerate of privacy and confidentiality, all personal information will be kept confidential and only relevant information will be requested
- e** Supportive of advocacy, promoting the use of a family member, friend or an employee of an advocacy service to assist renters in requesting assistance,

Types of Assistance

- 3.4** There are two types of assistance available to Unison renters who experience a reduction in income:
 - a** Immediate (non-financial) support, this involves referral to support agencies and services.
 - b** Change in circumstances, this involves a change in the amount of rent charged and applies to those renters in affordable housing who have lost employment Immediate (non-financial) Assistance.
- 3.5** Unison will provide immediate non-financial support to renters through information and referral to support services including material aid, financial counseling, gambling support, drug and alcohol and employment agencies.
- 3.6** Requests for non-financial support can be made informally at any time.

4 Review of policy

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