

T 4.08 Financial Hardship Policy

1. Purpose

This policy explains how Common Equity NSW (CENSW) will work with tenants who are experiencing financial hardship.

2. Scope

This policy applies to all tenancies managed by CENSW.

3. Definition of Financial Hardship

Financial hardship exists where a tenant is willing but unable to meet tenancy obligations due to circumstances beyond their control, such as:

- loss of employment or reduction in income
- serious illness, injury or disability
- domestic and family violence
- natural disaster or emergency event
- significant unexpected expenses (e.g. funeral costs)
- delays or errors in receiving income support

4. Policy

CENSW recognises that tenants may face financial hardship due to unexpected or unavoidable circumstances such as loss of income, health issues, family breakdown or crisis situations. CENSW is committed to working with tenants to find fair and reasonable solutions that support tenancy sustainment.

Financial hardship support is not intended to replace the ongoing obligation to pay rent, but to provide temporary assistance and flexibility to allow tenants to recover from hardship without risking their tenancy.

4.1 Requesting Hardship Assistance

Tenants may request financial hardship assistance at any time by:

- submitting a written request
- providing evidence of hardship, such as Centrelink statements, medical certificates, or other relevant documents

CENSW will assess requests on a case-by-case basis, considering the tenant's circumstances and history.

4.2 Assistance Options

Where hardship is established, CENSW may offer one or more of the following:

- referral to support services - including financial counselling, emergency relief, or specialist services
- flexible payment arrangements - agreeing on a repayment plan for arrears that is sustainable for the tenant
- rent review calculation - reviewing rent charges where income has changed (see Rent Charges Policy)
- deferral of non-essential charges - such as water usage or other costs, to be repaid later

Financial hardship assistance will normally be provided for a limited period, generally up to three (3) months, with review at the end of this period.

5 Appeals

Tenants have the right to appeal decisions made under this policy. The CENSW Appeals Policy has more information on appeals.

6 Related Legislation, Documents and Policies

- Rent Charges Policy
- Rent and Debt Management Policy
- Sustaining Tenancies Policy
- Domestic and Family Violence Policy
- Appeals Policy

7 Variations

Name and Designation of Approver	Head, Cooperative Services
Contact/Responsible Delegation	Cooperative Services Team Manager
Date approved	November 2025
Review Date	November 2028
Version	1