

Hardship Policy (NZ)

1. Purpose

This Policy describes how HOME in PLACE (New Zealand) Limited (HOME in PLACE NZ) will support tenancies at risk due to financial hardship.

2. Scope

The policy applies to all tenants of HOME in PLACE NZ.

Definition

Financial hardship is when a person is willing to, but is having difficulty paying their rent, utilities, other debts, and reasonable living expenses because of factors beyond their control such as:

- Loss of ongoing employment.
- Significant medical or emergency expenses.

Reasonable living expenses includes, but is not limited to rent, groceries, electricity, minimum loan repayments, school fees, medical costs etc.

3. Policy Statement

HOME in PLACE NZ implements a consistent approach to support tenants to find affordable housing for their circumstances and sustain their tenancies. HOME in PLACE NZ assist tenants experiencing financial stress through a range of responses:

- Assisting to manage rent and non-rent arrears through flexible payment arrangements
- Link tenants to external agencies that offer referral services and /or support programs including those that provide financial assistance, financial counselling and / or budgeting support.
- Communication of arrears is clear and receive early advice
- Advice on agreed rental arrears repayment
- Compliance with regulatory and legal requirements
- WINZ payment plans and redirections
- Private payment plans via direct deposit
- Eviction is a last resort when other avenues have been unsuccessful

Rent Arrears

Rent, for properties managed by HOME in PLACE NZ, is calculated in accordance with Rental and Other Payments Policy (NZ).

Where a tenant is in rent arrears:

- HOME in PLACE NZ will request the tenant enter a payment plan preferably WINZ redirection
- No HOME in PLACE NZ managed tenancies will be terminated and evicted if the Tenant agrees to and maintains these payment arrangements.
- Where the Tenant does not agree or fails to maintain these arrangements actions will be taken in accordance with HOME in PLACE NZ Arrears and Debt Management Policy except where a tenant applies for financial hardship under this policy.

To confirm a tenant is eligible for financial hardship HOME in PLACE NZ Housing may request reasonable evidence such as:

- Payslips or bank statements showing reduced income.
- Documentation from an employer showing job termination/stand-down or reduced hours.
- Evidence of a business closure or business records showing loss of takings.
- MSD / WINZ confirmation of eligibility for financial assistance.
- Confirmation that MSD has been advised of a change in circumstances.
- Medical certificates.

HOME in PLACE NZ may consider assistance where tenants meet eligibility for financial hardship and will depend on a tenant's individual circumstances and may include:

- Reviewing and reducing the repayment amount of existing arrears payment plans, or
- Refer tenants to MSD to review and assess their change in circumstances.

Non-Rent Arrears

Water charges

HOME in PLACE NZ will assist tenants experiencing financial hardship in accordance with water charging guidelines for tenancy services and where a completed application for financial hardship has been lodged and approved by a delegated officer.

HOME in PLACE NZ Housing will assist a tenant who are unable to meet their water charges through:

- Provide information about government programs and products as and when they are available that can assist customers to lower their utility bills.
- Encourage tenants to contact their service providers for information about Governments fund rebates and allowances that can help customers to pay their utilities bills.
- Arrange flexible payment plans where a tenant is in arrears for their water charges.
- In some limited individual circumstances, we may waiver or reduce water charges.

Bond Payments

HOME in PLACE NZ will assist tenants who have been declined by MSD for bond payments and are experiencing financial hardship and unable to pay bond payments by:

- Agreeing to flexible payment plans.
- Referral to a community welfare organisation that provides financial support.

Maintenance and other charges

HOME in PLACE NZ will assist tenants experiencing financial hardship who are unable to pay maintenance and other charges by:

- Agreeing to flexible payment plans.
- Referral to a community welfare organisation that provides financial support.

Other assistance

HOME in PLACE NZ may refer tenants experiencing financial hardship, to other charitable organisations who are able to provide other forms of assistance, such as food vouchers or food banks.

Appealing a Hardship Application Decision

Tenants that do not agree with a decision made by HOME in PLACE NZ, under this Hardship Policy, may lodge an appeal in accordance with HOME in PLACE NZ Appeals Policy.

4. Definitions and Acronyms Glossary

For clarification of any definitions or acronyms contained within this document, please click on the [Glossary](#) for information

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