

Fact sheet: What to do if you think you're experiencing financial hardship



We understand that life can change unexpectedly. This fact sheet explains what you can do if you are having trouble paying your rent due to an unforeseen circumstance.

At Haven Home Safe, our priority is to support you to maintain your tenancy wherever possible. If you are experiencing hardship, please reach out to us early so we can discuss your options and find a solution.

What is financial hardship?

Financial hardship means something has changed in your life that makes it difficult for you to pay your rent on time. This could be due to:

- A change to your income
- Losing your job or having fewer work hours
- A change in who is living in your household
- A serious medical issue, condition, or injury
- Being temporarily away from home, e.g. you're in hospital, rehab, refuge, or custody.

Remember: When you're away from home, it is your responsibility to keep the property secure.

What should I do if I think I'm experiencing financial hardship?

- Reach out to your Tenancy and Property Manager (TPM) to have a chat.
- Your TPM can provide you with a Hardship Application Form.
- Fill in and return the form with supporting documentation and evidence.
- We will review your hardship application. They are assessed on a case-by-case basis in line with criteria set out in the *Residential Tenancies Act 1997 (Vic)*.
- We will let you know the outcome of your application.

What support is available?

You can apply for short-term hardship support for up to 12 weeks. This might look like:

- Extra time to pay your rent.
- A temporary reduction in your rent.
- Putting you on a payment plan to suit your situation.
- Referrals to financial counselling or other support services.

Got questions?

Contact your Tenancy and Property Manager.

Or call the Housing Team on 1300 429 364 (select option 2).



How long does hardship support last?

- Hardship support can be approved for a maximum of 12 weeks.
- Your situation will be reviewed during the hardship support period.
- We'll contact you before the support period ends.

In exceptional circumstances, you may apply again and this will be carefully considered.

If your situation won't improve

If your financial situation means you cannot afford your rent long-term:

- We will talk to you about your options.
- We'll support you to look for alternative, affordable housing if needed.

If you're not happy about a decision that was made

1. First talk to your Tenancy and Property Manager to discuss your concerns.
2. You can provide feedback or make a complaint. [Learn how to do this in our fact sheet](#).
3. If you are still not happy or believe the process was not followed properly, you can lodge a formal appeal. We will then review *how* the decision was made, but not the outcome itself.
4. You can seek support and information from Tenants Victoria 1800 068 860 / www.tuv.org.au

There are supports available



National Debt Helpline: Free advice on how to manage your debts.



Money Smart: Free tools, tips and calculators to help you make confident money decisions.



Tenants Victoria: Access to information, services and programs.



Scan for more info!