

### **Tenant Hardship Application Guidelines:**

The objective of this process, is to work with all the affected parties (Tenant, Landlord & Agent) to negotiate a mutually beneficial solution to the existing Tenancy Agreement, including rental payment, for those tenants that have had their ability to earn income severely impacted as a direct result of the Covid-19 Pandemic. This Hardship Application process is “only” available for those tenants that find themselves under real financial hardship and have exhausted “all other means” of assistance.

### **Commonwealth Government announcement of a 6 Month Moratorium on Evictions:**

Recently (March 2020) the Prime Minister, Scott Morrison announced that there would be a “moratorium” on evictions for a period of 6 months. The moratorium is specifically for evictions related to Rent Arrears. We support the Government’s initiative, however the supporting guidelines relating to the Moratorium has not been finalised, as yet.

### **What Does the Moratorium Mean to you as the Tenant?**

It essentially means that a Landlord / Agent cannot initiate the Eviction Process specific for Rental Arrears, at any stage during the 6 month period from March 2020 to September 2020. It is important to note that at this stage there has been no further announcements about Government initiatives / schemes / incentives to assist with the payment of rent, therefore this does mean that the rent payment amount & frequency is expected as agreed within the Tenancy Agreement.

### **Does this mean that you are still required to pay rent?**

**Yes!** The moratorium was simply to protect Tenants from the eviction process that would ordinarily commence on the 15th Day when a tenant falls into arrears. Any deficiency / shortfall in rent payments, will accrue as a debt to the tenants named on the Tenancy Agreement.

If a genuine financial hardship is occurring, we will contact you and try and work out a plan between you and your Landlord to make sure you meet your obligations as best you can. A payment plan may be arranged, either privately or through VCAT, dependent on your individual circumstances. It’s important to note we take falsifying of information very seriously.

### **What input is required from the Landlord?**

Once we receive the application form, along with the supporting documents, our team will assess the application to ascertain the full position you find yourself in due to your Employment / Business income reduction. Please complete the application in full. Once we receive the “COMPLETED” application form, we will then liaise with the Landlord on your behalf.

It is important to note that your Landlord may also be in a similar financial situation and may not be in a position to accept your request for Financial Assistance.

It is also important to acknowledge that any deficiency in rental payments throughout the “adjustment” will need to be recovered prior to the cessation of the lease.

### **A Final Word:**

From the team at Areal Property (VIC), we just wanted to say thank you for your patience and understanding. These last few weeks have been devastating, for so many people. Through all this, we have witnessed amazing kindness and remarkable support, and it makes us very proud of all our Landlords, Tenants, and our whole team to be handling these difficult times with such grace and dignity.

*Each tenant applying for Financial Hardship consideration is required to complete a separate application, and submit it along with other tenants named on the Tenancy Agreement*

### **Tenancy Information:**

Rental Property: \_\_\_\_\_

Tenant #1: \_\_\_\_\_ Employed: Yes / No

Tenant #2: \_\_\_\_\_ Employed: Yes / No

Tenant #3: \_\_\_\_\_ Employed: Yes / No

Tenant #4: \_\_\_\_\_ Employed: Yes / No

### **Family / Living Situation:**

- Number of adults in household: \_\_\_\_\_
- Number of dependents: \_\_\_\_\_
- How many household members have been affected by financial hardship? \_\_\_\_\_
- How many household members have been unaffected by financial hardship? \_\_\_\_\_

### **Financial Hardship Request:**

*In your words, please explain why you need to apply for hardship consideration;*

*In your words, outline what is your proposed solution and for how long?;*

Please advise what you propose to the landlord during these circumstances.

#### Rent Reduction:

- Current Rent: \$ \_\_\_\_\_
- Proposed Rent: \$ \_\_\_\_\_
- Period of Reduction: \_\_\_\_\_

#### Rental Payment Plan

Pay \$ \_\_\_\_\_ per \_\_\_\_\_  
Difference in rent total: \_\_\_\_\_  
Pay difference back by: \_\_\_\_\_  
Paying an extra \$ \_\_\_\_\_ per \_\_\_\_\_  
For a period of \_\_\_\_\_ weeks / fortnights / months

### Employment Situation:

**a.) My Full Time Employment / Part Time/ Casual Employment has been terminated**

Employer: \_\_\_\_\_ Employer Contact: \_\_\_\_\_  
 Your Role: \_\_\_\_\_ Contact Mobile: \_\_\_\_\_  
 Industry: \_\_\_\_\_ Last Date of Employment: \_\_\_\_\_  
 Commencement Date: \_\_\_\_\_ Employment Duration: \_\_\_\_\_

### **Recent Employment;**

**Please select  
or tick a box**

My Full time employment has been completely terminated Yes / No  
 My Part Time / Casual Employment / Hours Reduced Significantly Yes / No  
 I have attached a letter of separation from my employer Yes / No  
 Has your termination been directly linked to COVID19? Yes / No  
 Has your employment been terminated for another reason? Yes / No

• Reason/Details: \_\_\_\_\_

Have you been Stood Down on a temporary basis or Terminated? [Please select]

Are you likely to be re-employed by the same employer once the lockdown / crisis is over? Yes / No

### **Continuing entitlements;**

Are you entitled to, and being paid sick leave or any other leave entitlements? Yes / No

Are you taking annual leave, and still being paid? Yes / No

### **Government Assistance / Centrelink;**

Have you applied to Centrelink for rent assistance? Yes / No

• Application number: \_\_\_\_\_

• If yes, how much? \$ \_\_\_\_\_

• Expected commencement date: \_\_\_\_\_

Have you applied to Centrelink for other financial assistance? Yes / No

• Application number: \_\_\_\_\_

• If yes, how much? \$ \_\_\_\_\_

• Expected commencement date: \_\_\_\_\_

Have you applied for any other Government assistance? Yes / No

• If yes, what type & date applied: \_\_\_\_\_

• Expected start date: \_\_\_\_\_

• Expected fortnightly payment / allowance: \_\_\_\_\_

Is your employer applying to the ATO for “Job Keeper” assistance on your behalf? Yes / No

### **Employment Situation (continued):**

#### **b.) I am a Business Owner and have had my income significantly reduced**

I have applied for Centrelink benefits including Rent Assistance

- Nature of business / Business Name: \_\_\_\_\_
- Number of Owners / Directors : \_\_\_\_\_
- Has the Business been forced to Close completely due to Government Restrictions? Yes / No
- If the business is operating, what reduction in income has occurred %

#### **Government Assistance / Centrelink;**

Have you applied to Centrelink for rent assistance? Yes / No

- Application number: \_\_\_\_\_
- If yes, how much? \$ \_\_\_\_\_
- Expected commencement date: \_\_\_\_\_

Have you applied to Centrelink for other financial assistance? Yes / No

- Application number: \_\_\_\_\_
- If yes, how much? \$ \_\_\_\_\_
- Expected commencement date: \_\_\_\_\_

Have you applied for any other Government assistance? Yes / No

- If yes, what type & date applied: \_\_\_\_\_
- Expected start date: \_\_\_\_\_
- Expected fortnightly payment / allowance: \_\_\_\_\_

### **Disclosure / Privacy:**

I/We confirm that we are in true financial hardship. I/we have exhausted all options for financial aid and make a declaration that my/our financial position has been adequately portrayed within this application.

I/we understand that until such a time that a financial request is negotiated and/or agreed upon, that the rent will remain the same as current, and standard procedures will apply for collection of rent.

I/ we accept that some or all of the information contained in this Tenant Financial Hardship Application will be discussed with the Landlord, so that they may be able to make an assessment on the situation when considering their position & response.

Signed: \_\_\_\_\_ Date of submission: \_\_\_\_\_