

## UNIQUE *HAND UP* PROGRAM TO LIFT SOCIAL HOUSING TENANTS OUT OF DEBT CYCLE

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**For immediate release**

Leading Sydney community housing provider Bridge Housing has begun a unique program to enable tenants facing eviction for significant unpaid rent to save their tenancy and get their lives back on track.

The *Hand Up* program launched in Sydney today involves Bridge offering tenants alternative, non-monetary ways of “repaying” their rental arrears, including by enrolling in study, volunteering in the community, or undertaking treatment to address their underlying issues.

Bridge Housing CEO John Nicolades said: “This is the first time this approach has been tried in arrears management in Australia and I am unaware of any similar programs overseas. It is another example of Bridge Housing’s innovation in service delivery and our focus on improving tenant outcomes.”

*Hand Up* is based on the successful Work and Development Order (WDO) model used by the NSW Government that enables people experiencing acute financial hardship to pay off their fines through approved activities.

The program sits alongside traditional arrears management approaches that involve tenants repaying significant arrears under a formal repayment plan through a Specific Performance Order from the NSW Civil and Administrative Tribunal.

“We knew there had to be a better way of working with those tenants in rent arrears and under extreme financial duress than the conventional approach that generally leads to eviction and the risk of homelessness.”

“With *Hand Up*, not only do they clear their debts and secure their tenancy, they do something positive to get their lives back on track and connect with their community. The evidence also tells us that the risk of them falling back into debt is much reduced,” Mr Nicolades said.

Bridge Housing was approached by NSW Legal Aid to develop the program for tenants identified as being in serious rent arrears, facing eviction and at risk of homelessness. NSW Legal Aid, along with Rosemount Good Shepherd Financial Services, Redfern Legal Centre and Caretakers Cottage, are represented on the committee that has developed guidelines for program participation and are overseeing its delivery.

Homelessness NSW CEO Katherine McKernan said: “Homelessness NSW is committed to preventing and addressing homelessness. Rental debt has a twofold impact on

homelessness - it is not only one of the major causes of homelessness but then compounds homelessness by becoming a barrier for homeless people to access housing."

"Homelessness NSW is currently developing a campaign for a scheme that would enable all social housing tenants to repay rental debts via Work and Development Orders. We are delighted that Bridge Housing has launched this program and is prepared to give tenants a hand up to avoid eviction and the risk of homelessness."

A small number of tenants, who are more than 12 weeks in rent arrears with no prospect of repaying their debt and who are experiencing other health or wellbeing issues, have begun the program. Two case study examples are provided below.

Tenants on the program must see a financial counsellor from Rosemount Good Shepherd to develop a financial plan to ensure they can pay future rent and other bills. They are linked with an appropriate support service to help them address the underlying causes of their debt, and they work with Bridge Housing to agree on a suitable *Hand Up* repayment activity.

*Hand Up* was launched at a stakeholder event in Redfern by John Nicolades, Katherine McKernan and the NSW Legal Aid Executive Director of Legal Services, Monique Hitter.

**Leanne \***

Leanne has shared custody of her two school aged children. She has mental health and drug and alcohol dependency issues. She is working in the health sector but struggles to manage her finances and pay the rent. As part of her *Hand Up* agreement, Leanne will embark on further study to upgrade her qualifications, undertake financial counselling, and attend the Partners in Recovery mental health clinic.

**Jodi \***

Jodi has a small child with an intellectual disability. She has experienced violence at the hands of her former partner and, since his departure, she has neglected her home and fallen way behind in the rent. As part of her *Hand Up* agreement, Jodi will enrol in a parenting course and an assertiveness living skills program to strengthen her capacity to cope with all aspects of her life.

\* real name withheld

**For more information:**

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**About Bridge Housing**

Bridge Housing is a leading NSW community housing association that sources and develops social and affordable housing for people on moderate-to-low incomes across 18 local government areas in greater Sydney. It has some 1,700 properties housing 2,800 people. More information is available in our Annual Report at: [www.bridgehousing.org.au](http://www.bridgehousing.org.au)