

Do tenants in Hand Up still have to pay their rent?

Yes. Tenants in Hand Up must continue to pay their rent and all other usual housing costs.

Do tenants in Hand Up still need to meet their agreed repayment plan?

Yes. Tenants in Hand Up must continue to pay off their repayment plan to stay in Hand Up.

Can I nominate myself for Hand Up?

Yes. However, Bridge Housing must approve all applicants before they can participate in Hand Up.

To discuss whether you may be eligible for Hand Up:

Please contact your Housing Manager on **02 8324 0885** or email **customerservice@bridgehousing.org.au**

Vietnamese

Vui lòng truy cập website của chúng tôi www.bridgehousing.org.au để đọc thông tin này bằng tiếng Việt

Arabic

لقدرة هذه المعلومات باللغة العربية يرجى زيارة موقعنا الإلكتروني www.bridgehousing.org.au

Spanish

Por favor, visite nuestra página web www.bridgehousing.org.au para leer esta información en español

Chinese

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Hand Up

Towards a debt free future

✓ **reducing debt**

✓ **addressing causes**

✓ **sustaining tenancies**

Why a Hand Up?

Most tenants pay rent and other bills on time. But sometimes things go wrong. Domestic or family violence, addiction, mental health issues, sudden sickness or other trauma may affect a tenant's ability to pay their rent, water or maintenance bills on time.

Debt can cause more stress and make it harder for people to solve their problems and get their lives back on track. Tenants with high arrears also face eviction and homelessness. Bridge Housing's Hand Up initiative helps tenants find a way out of arrears and towards a debt free future.

What is Hand Up?

Hand Up is a new way for eligible tenants to pay off their arrears to Bridge Housing.

With Hand Up, tenants continue to pay their rent and make arrears repayments. Tenants can pay off their arrears faster by undertaking activities such as voluntary work, courses or treatment. Hand Up aims for tenants to significantly reduce their arrears by the end of the agreement.

As well as paying off unmanageable arrears, Hand Up activities support tenants to address the underlying causes of their arrears, improve their life circumstances and increase their capacity to pay rent and other bills in the future.



Who may be eligible for Hand Up?

Hand Up may be available for Bridge Housing tenants who meet all the following criteria:

1. Have significant arrears with Bridge Housing
2. Are at high risk of losing their tenancy and becoming homeless
3. Are experiencing acute economic hardship and have significant support needs
4. Are paying their rent and agreed arrears repayments

Bridge Housing is responsible for approving tenant participation in the initiative. Tenants and support providers can contact us to determine whether a tenant can be considered for Hand Up.

Payment Plan + Hand Up Activities = No Arrears

What are Hand Up Activities?

Tenants participating in Hand Up must undertake financial counselling and at least one other activity that will assist them to address the underlying causes of their arrears and support needs. The activities could include counselling, education or training, voluntary work or a healthcare treatment plan.

The activities will be approved by Bridge Housing and based on the tenant's individual circumstances and needs.

How do tenants pay off arrears through Hand Up activities?

Each hour of activity is worth a set amount. Bridge Housing reduces arrears by the value of the activities completed and places a credit against the account.

Activities are supervised by suitable organisations or health practitioners, known as Hand Up Sponsors. Sponsors track the hours completed and report to Bridge Housing.

