

### 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](http://www.bridgehousing.org.au) để đọc thông tin này bằng tiếng Việt

#### Arabic

لقرءة هذه المعلومات باللغة العربية يرجى زيارة موقعنا إلكتروني [www.bridgehousing.org.au](http://www.bridgehousing.org.au)

#### Spanish

Por favor, visite nuestra página web [www.bridgehousing.org.au](http://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?

Bridge Housing tenants work hard to pay their rent, water and other housing bills. 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 or water and maintenance bills.

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 Bridge Housing tenants to pay off their arrears to Bridge Housing.

Usually, tenants repay arrears under a formal repayment plan, such as a Specific Performance Order from the NSW Civil and Administrative Tribunal (NCAT).

With Hand Up, tenants will pay their normal repayments **and** pay off their arrears by undertaking activities, such as voluntary work, courses or treatment. Hand Up aims for tenants to have reduced their arrears significantly 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

**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 or unit of Hand Up activity is worth a set amount. Bridge Housing reduces arrears by the value of the activities completed.

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

