



# Hand Up

Arrears Management Program  
Homelessness NSW Conference 2018  
Reece Plunkett

# Background

---

- Genesis in NSW Work and Development Order (WDO) scheme that pays off fines debt through voluntary activities (work, health related, etc)
- First program in social housing
- Targets tenants with intractable debt facing eviction and possible homelessness – individual and system costs

# Tenant debt – Bridge Housing

---

- Hand Up part of broader tenancy & arrears management
- Very low arrears debt and evictions
- Debt is concentrated
  - 10% of the tenants have 85% of rent arrears
  - Less concentrated if all arrears included e.g. water & maintenance.
- Cycle of SPO breach and intractable arrears - tenants very hard to engage
- Often complex needs – women with children over-represented

# Hand Up overview

---

- Reference Group – Legal Aid, Rosemount Financial Services, Youth Options, Redfern Legal Centre
- Tenants pay down debt through activities to improve life circumstances and address underlying causes of arrears
- Activities are costed - set rates per hour/day
- NCAT payment plan + HU Activities = fast track to no arrears.

# Tenant debt – Bridge Housing

---

- Activities done through program sponsor
- Partners include: Neami National, Bobby Goldsmith Foundation, Partners in Recovery, Albion Centre, Eastern Suburbs Community Support Services, Benevolent Society, Aftercare, Junction Neighbourhood Centre, Salvation Army, Domestic Violence Services Management

# Where we are up to

---

- Commenced in May 2016
- 20 Agreements to date
- 5 tenants have cleared all arrears
- 7 new nominations in progress - activities yet to start
- Evaluation completed and available online

# Outcomes

---

✓ *Tenancy stability*

All tenancies at risk of eviction due to arrears sustained

✓ *Debt reduction*

– \$17.5k repaid in Hand Up activities

– \$9.0k SPO repayments

– **TOTAL = \$26.5k repaid** (excludes brokerage)

# Outcomes

---

## ✓ *Tenant wellbeing*

The most significant impact of the Hand Up Agreement has been being able to get debt cleared and do it through doing something useful for me – financially, emotionally, and in terms of education. Tenant



# Outcomes

---

## ✓ *Service engagement and efficacy*

The consistency of engagement and commitment with all services had a huge impact.... It saved her life, she would have been another statistic ... For the first time in her life she has a diagnosis, is taking medication, has consistency. Sponsor/service provider

## ✓ *Engagement with Bridge Housing*

# A Hand Up for Jodi



Jodi\* knows what it's like to struggle. With an intellectual disability and a small child with a disability, she was only just coping in her home. When Jodi experienced violence at the hands of her former partner, she neglected her payments and fell into rent arrears.

Under Bridge Housing's innovative Hand Up program, she is now "repaying" her debt by attending parenting courses, life skills support and financial counselling. In just six months she has cut her debt by \$5,000 to almost zero.

\*real name withheld

Saving tenancies and helping people get their lives back on track is a focus of our work at Bridge Housing.

**bridge**   
**housing** linking people  
to a better future

[www.bridgehousing.org.au](http://www.bridgehousing.org.au)

Follow us

