

# COVID-19 Tenant Hardship - **Application**

**NOTICE TO APPLICANTS** - Due to the COVID-19 crisis, all New Zealanders have been affected in some way and many tenants have been impacted financially. This application aims to offer support to those who require it. Applying for rent relief should be made before a tenant is 60 days in rent arrears.

**IMPORTANT**

## SUPPORTING DOCUMENTATION CHECKLIST

- Bank statements       Pay slips       Letter from employer

## THE APPLICATION PROCESS

- 1 Once your application has been submitted, it will be reviewed by the property manager and/or the landlord
- 2 If you are eligible for rent relief and the owner/landlord agrees, you will be sent a Rent Reduction Agreement or a Rent Deferral Agreement
- 3 If you are satisfied that the agreement will offer you the relief you need, you will need to sign and return the agreement to your property manager.

**NOTE:** If this agreement does not offer the relief you need, you will need to discuss this with your property manager until you reach an alternate agreement.

## CRITERIA FOR RENT RELIEF

The property manager and landlord will review the following criteria for eligibility of rent relief and also decide the kind of rent relief that should be made available:

- Prior to COVID-19 you and/or your tenant group were able to pay your rent and other living expenses
- COVID-19 has affected your income and you now have less income than prior to the COVID-19 pandemic
- You have taken all steps to get support and exhausted all other avenues to support your income
- You can show with supporting documentation that you are needing temporary rent relief

## FINANCIAL ASSISTANCE CHECKLIST

Please tick the type(s) of financial assistance you have received or applied for:

- Budget Adviser
- Government assistance: Work and Income
- Other assistance (please specify) \_\_\_\_\_

Tenants and landlords may be eligible for financial assistance with essential costs. Work and Income NZ have indicated that throughout the COVID-19 lockdown, help is available for urgent costs such as accommodation, utility bills, medical and dental costs, clothing and more.

Contact **0800 559 009** or visit **[www.workandincome.govt.nz](http://www.workandincome.govt.nz)**

The COVID-19 Government website contains a variety of links and resources in the area of financial support, which we encourage any affected tenants to investigate. Visit: **[www.covid19.govt.nz/government-actions/financial-support](http://www.covid19.govt.nz/government-actions/financial-support)**

Any client impacted financially by COVID-19 should investigate the Government's wage subsidy package, if they haven't already done so. More info available here: **[www.workandincome.govt.nz](http://www.workandincome.govt.nz)**

## TEMPORARY RENT RELIEF

If you are unable to meet your living expenses and your rent as a result of COVID-19 then you may be eligible for temporary rent relief. If you feel you are suffering hardship and have exhausted all other reasonable alternative sources of funds, you can apply for rent relief.

**\*None of the fields in this application form are mandatory, however completing this application in full will help to the landlord to make a decision to suit your situation. Gathering this information is in line with the Privacy Act, for more information on this visit this website: <https://privacy.org.nz/further-resources/knowledge-base/view/554>**

### Living expenses include:

- Rent payments
- Basic food and groceries
- Basic clothing
- Utility bills (power, water, phone)
- Basic transport costs
- Expenses in relation to any financial dependents with special needs

### Financial dependents:

This includes a partner, children and/or relative. To be financially dependent, the person must be fully dependent on you.

### Living expenses do not include:

- Credit card debt relating to non-essential living expenses
- Fines or infringement notices
- Debt collection agency bills
- Hire purchase debt relating to non-essential living expenses
- Holidays

## RENT RELIEF APPLICATION CHECKLIST

**Please complete, sign and return (email) to your Property Manager.**

How to avoid delays with your application:

- Complete this application with as much detail as you can
- Provide as much supporting documentation as possible

**Applying for rent relief should be made before a tenant is 60 days in rent arrears.**

## APPLICATION CHECKLIST

- Completed application form
- Evidence you have applied for financial assistance from WINZ or other sources
- Proof of wages or salary:
  - If you're employed, your last 2 payslips
  - If you've recently been made redundant, your redundancy letter and final payslip
  - If you're self-employed, your most recent summary of earnings.
- Bank statements for the last 30 days for all your banks accounts - and business accounts if applicable

### ARE YOU HAVING DIFFICULT COMPLETING THIS FORM?

Please call your property manager if you are experiencing difficulty completing this form and they will provide you with more guidance.

**IMPORTANT**

### PLEASE TICK THE BOX WHICH APPLIES TO YOU

- Unable to pay the full amount of rent
- Unable to pay any rent at all
- Unable to pay the full amount of rent temporarily
- Unable to pay any rent again for this property

**PLEASE PROVIDE YOUR DETAILS**

Tenancy address \_\_\_\_\_

**FAMILY / LIVING ARRANGEMENT**

No. of adults \_\_\_\_\_

No. of dependents \_\_\_\_\_

How many household members have been affected by financial hardship? \_\_\_\_\_ (separate application required)

Total household income \_\_\_\_\_

**YOUR DETAILS**

First name \_\_\_\_\_

DOB  /  /

Middle name \_\_\_\_\_

Phone \_\_\_\_\_

Last name \_\_\_\_\_

Email \_\_\_\_\_

**DEPENDANTS**

Dependant 1 first name \_\_\_\_\_ Last name \_\_\_\_\_

Dependant 2 first name \_\_\_\_\_ Last name \_\_\_\_\_

Dependant 3 first name \_\_\_\_\_ Last name \_\_\_\_\_

Dependant 4 first name \_\_\_\_\_ Last name \_\_\_\_\_

**OTHER TENANTS / RESIDENTS**

Tenant OR  Resident 1

First name \_\_\_\_\_

Middle name \_\_\_\_\_

Last name \_\_\_\_\_

DOB  /  /

Tenant OR  Resident 4

First name \_\_\_\_\_

Middle name \_\_\_\_\_

Last name \_\_\_\_\_

DOB  /  /

Tenant OR  Resident 2

First name \_\_\_\_\_

Middle name \_\_\_\_\_

Last name \_\_\_\_\_

DOB  /  /

Tenant OR  Resident 5

First name \_\_\_\_\_

Middle name \_\_\_\_\_

Last name \_\_\_\_\_

DOB  /  /

Tenant OR  Resident 3

First name \_\_\_\_\_

Middle name \_\_\_\_\_

Last name \_\_\_\_\_

DOB  /  /

Tenant OR  Resident 6

First name \_\_\_\_\_

Middle name \_\_\_\_\_

Last name \_\_\_\_\_

DOB  /  /

**EMPLOYMENT STATUS**

Employment:  Employment terminated Final Date of Work  /  /   
 Made Redundant  
 Hours Reduced

Provide Copies of Documents: • Eligibility for WINZ/Covid\_19 Wage Subsidy Scheme  Yes  No  
 • Application for WINZ/ Covid\_19 Wage Subsidy Scheme  Yes  No  
 • Application # \_\_\_\_\_ Start Date  /  /

**HOURS REDUCED**

No. of Hours Reduced: \_\_\_\_\_ Date of Change in Hours  /  /

Provide Copies of Documents: • Letter of Confirmation from Employer  Yes  No  
 • Eligibility for WINZ/ Covid\_19 Wage Subsidy Scheme  Yes  No  
 • Application for WINZ/ Covid\_19 Wage Subsidy Scheme  Yes  No  
 • Application # \_\_\_\_\_ Start Date  /  /

**OR****SOLE TRADER OR BUSINESS OWNER**

Company Name: \_\_\_\_\_ NZBN # \_\_\_\_\_

Position in Company: \_\_\_\_\_

Nature of Business: \_\_\_\_\_

Hours of Operation:  Hours Reduced from \_\_\_\_\_ to \_\_\_\_\_  
 Business Closure – Permanent  
 Business Closure – Temporary (state anticipated closure period in months please) \_\_\_\_\_

Provide Copies of Documents: • Application for COVID 19 Business Support  Yes  No  
 • Application # \_\_\_\_\_ Proposed Start Date  /  /   
 • Eligibility for WINZ/ Covid\_19 Wage Subsidy Scheme  Yes  No  
 • Application # \_\_\_\_\_ Proposed Start Date  /  /   
 • Other (please specify) \_\_\_\_\_

**RENT RELIEF ASSISTANCE REQUEST**

Standard rent \$ \_\_\_\_\_ Tenancy Type  Fixed Term  Periodic  
 Temporary rent \$ \_\_\_\_\_ Balance p/w to be paid back at a later date \$ \_\_\_\_\_  
 Start date of temporary rent  /  /  End date of temporary rent  /  /   
 Weekly repayment amount \$ \_\_\_\_\_  
 Total weekly payment \$ \_\_\_\_\_ until the arrears are paid in full.

## WHAT IS YOUR TOTAL WEEKLY INCOME AND EXPENSES?

In this section you need to tell us about the income and expenses you have each week.  
The more information we have, the better we'll be able to assess your individual circumstances.

### Income (Weekly)

Salary / Wages	\$ <input type="text"/>
Commission	\$ <input type="text"/>
Self-employed Income	\$ <input type="text"/>
Pension / Superannuation	\$ <input type="text"/>
Benefit	\$ <input type="text"/>
Child Support	\$ <input type="text"/>
ACC	\$ <input type="text"/>
Rental / Board Income	\$ <input type="text"/>
Interest / Dividends	\$ <input type="text"/>
Other	\$ <input type="text"/>
<b>Total for Assets</b>	\$ <input type="text"/>

### Expenses (Weekly)

Mortgages	\$ <input type="text"/>
Rent Payments	\$ <input type="text"/>
Credit Cards	\$ <input type="text"/>
Hire Purchase	\$ <input type="text"/>
Store Cards	\$ <input type="text"/>
Rates	\$ <input type="text"/>
Home Insurance	\$ <input type="text"/>
Body Corp	\$ <input type="text"/>
Other (Food, utilities etc)	\$ <input type="text"/>
<b>Total for Expenses</b>	\$ <input type="text"/>

## WHAT ASSETS / SAVINGS DO YOU HAVE?

In this section you need to tell us about the things you and your household own, and their current value.

### Assets (what you own)

Family home	\$ <input type="text"/>
Investments property / Holiday home	\$ <input type="text"/>
Household contents (value)	\$ <input type="text"/>
Vehicles inc boats	\$ <input type="text"/>
Bank accounts	\$ <input type="text"/>
Shares	\$ <input type="text"/>
Term deposits	\$ <input type="text"/>
Bonus bonds	\$ <input type="text"/>
Superannuation	\$ <input type="text"/>
Other	\$ <input type="text"/>
Life insurance policies*	\$ <input type="text"/>
<b>Total for you</b>	\$ <input type="text"/>

### Liabilities (what you owe)

Mortgages	\$ <input type="text"/>
Credit Cards	\$ <input type="text"/>
Hire Purchase	\$ <input type="text"/>
Store Cards	\$ <input type="text"/>
Bank Overdraft	\$ <input type="text"/>
Other Creditors/Loans	\$ <input type="text"/>
Other Liabilities	\$ <input type="text"/>
<b>Total for Liabilities</b>	\$ <input type="text"/>

\* Some older life insurance policies can be cashed in, and so are classified as assets. If you're unsure, check with your provider.

## ACKNOWLEDGMENTS

Many tenants have been affected by COVID-19. We understand the difficult situation COVID-19 may have put you in as well.

Your Property Manager is acting as the Agent for the Landlord (property owner).

The criteria and decision about the amount or type of rent relief or whether an agreement for rent relief can be made are at the sole discretion of the owner. Our aim is to work with you and the landlord to reach an outcome that works for you both.

Once submitted, your application will be presented to the Landlord for their consideration.

If an agreement cannot be reached by the parties, and you are in a fixed term tenancy, you can apply to the Tenancy Tribunal to have the tenancy terminated.

Applying for a rent deferral or rent reduction does not guarantee this will occur.

I, hereby certify:

- The information and supporting documentation provided with the Tenant Hardship Application to be true and correct.
- If I have made any false or untrue statements, omitted information that could have assisted the owner in making their decision any and all rent relief may be recovered by the landlord or their agent.
- That I have explored alternative options for financial assistance available to me.
- I understand that my rent continues to be payable as normal up to a time either a rent deferral or rent reduction agreement has been signed by both parties and the agreed amounts and dates apply.
- That no part of this application form is mandatory.

## TENANT SIGNATURE

Signature \_\_\_\_\_ Date  /  /

Name \_\_\_\_\_