Community Wheels Safe & Accessible Transport	**Financial Hardship Procedure**

Policy no.	POL 3-7-1	Version no.	v.1.0
Date Approved	16.03.2026	Next review date	

Version history		
Version no.	Revision date	Brief description of revisions made
v.01	19.02.2026	New Document template
v.1.0	16.03.2026	Final Approval from General Manager and Management Committee

Responsibilities and delegations	
This policy applies to	General Manager (GM), Management Committee members, staff, drivers, volunteers, and contractors, as relevant to their roles within the organisation.
Policy approval	Corey Poulsen - General manager Management Committee

Procedure

1. Applying for Financial Hardship

Individuals accessing funded aged care services through the Commonwealth Home Support Program (CHSP), or another specialist aged care program that charges contributions, may apply for a waiver or reduction of required program fees or CHSP contributions due to financial hardship.

Applications must be submitted in writing to Community Wheels, using:

- Community Wheels' Financial Hardship Application Form, available by calling the Client Intake Officer; or
- A written request that includes sufficient detail to allow the provider to consider the application.

Community Wheels will assess applications fairly and consistently in line with the contribution policy and legislative requirements.

2. Evidence Requirements

To assess an application for financial hardship under the CHSP or specialist program, individuals must provide evidence that demonstrates their inability to pay program fees or CHSP contributions without compromising essential living expenses.

Acceptable evidence may include:

- Proof of income
    - Examples: recent pension statement, Centrelink income summary, payslips or tax return

- Bank statements
    - Showing current account balances and recent transactions
- Evidence of significant expenses
    - Examples: medical bills, rent or mortgage statements or utility bills
- Other supporting documentation
    - Any relevant documents that help explain the individual's financial situation (e.g. debt notices, dependent persons, hardship letters from financial institutions)

Submission

Evidence must be submitted together with the Financial Hardship Application Form or written request:

- By email: mail@communitywheels.org.au
- By post: PO Box 558, Merrylands NSW 2160
- In person.

Privacy and Confidentiality

All information provided will be treated as private and confidential in accordance with privacy legislation and organisational policies. Documents will only be used for the purpose of assessing financial hardship and will be stored securely.

Flexibility

If standard documents cannot be provided, alternative evidence may be considered on a case-by-case basis. Applicants should contact Community Wheels on (02) 8868-1400 to discuss options.

3. Principles and Calculations

No individual will be refused service if they cannot make contributions due to financial hardship.

When assessing applications for financial hardship under CHSP or specialist aged care programs, Community Wheels will apply the following principles:

- **Consistency:** all individuals who can afford to contribute to the cost of their care should do so. Contributions will not exceed the actual cost of service provision.
- **Transparency:** contribution and hardship policies are publicly available and explained to all new and currently contributing individuals.
- **Hardship:** waivers or reduction are granted only where paying the contribution would compromise essential living expenses. Evidence requirements and calculation principles are outlined in the policy.
- **Reporting:** the dollar amount of CHSP contributions collected is reported as required under the CHSP Grant Agreement.
- **Fairness:** decisions consider the individual's capacity to pay, based on income, essential expenses, and overall financial circumstances.
- **Sustainability:** revenue from contributions is used to support ongoing service delivery and expand the services that providers are currently funded to deliver.

Calculation method

Fee reductions or waivers will be determined based on the individual's capacity to pay, considering income, essential expenses and overall financial circumstances.

Any agreed contribution, waiver or reductions will be documented in the individual's service agreement, including how and when payments are to be made.

The outcome of an individual's financial hardship application, including any agreements to reduce, waive or amend contributions will be documented in the individual's service agreement.

For details on standard contribution arrangements and fee schedules, refer to Community Wheels' Client contribution policy or visit www.communitywheels.org.au.

4. Duration and Review

- Waivers or reductions will generally apply for a period of 6 months, after which the individual's circumstances will be reviewed.
- Extensions may be granted if financial hardship continues.
- Individuals must notify Community Wheels if their financial situation changes during the waiver/reduction period.

Review of Financial Hardship Decisions

Individuals may at any time submit request that a decision related to a financial hardship application be reviewed.

All efforts will be made to review the facts and circumstances of a given financial hardship decision and ensure that:

- All procedures outlined in this policy were applied accurately and appropriately;
- The decision is consistent with the principles outlined in this policy and the Statement of Rights; and
- All legal and ethical requirements were upheld.

Community Wheels respects the rights of individuals and their supporters to make a complaint if they believe that their circumstances or an application for a financial hardship was not considered fairly.

5. Responsibilities

Provider responsibilities

- Ensure that all contribution arrangements, including waivers or reductions, are documented in the individual's service agreement;
- Assess hardship applications fairly and consistently, in line with this policy and all legal and ethical requirements;
- Maintain confidentiality of all client information;
- Report contribution amounts as required under the grant agreement;
- Process refunds within required timeframes if services cease or the client passes away; and
- Ensure individuals are not asked to pay more than one month in advance.

Individual's responsibilities

- Provide accurate information and supporting evidence when applying for financial hardship.
- Notify the provider of any changes in financial circumstances; and
- Pay agreed contributions unless waiver or reductions has been approved.

6. Public Availability and Review

This policy will be published on Community Wheels' website and available in hard copy upon request.

The policy will be reviewed annually, or sooner if legislative or program requirements change. Any updates will be communicated to the relevant individuals.

Relevant Documents

Pol 3-7 Client Contribution Policy
DOC 3-7 Financial Hardship Application Form