

Archer Memorial Baptist Home Trust

Hardship Policy for Archer Village and Archer Care

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1 WHO ARE WE?

- 1.1 The Archer Memorial Baptist Home Trust is the ultimate owner of 3 facilities:
- (a) Archer Village, a retirement village at Colombo Street, Christchurch.
 - (b) Linrose Village, a retirement village at Linwood Avenue, Christchurch.
 - (c) Archer Care, a rest home on the same site as Archer Village at Colombo Street, Christchurch.
- 1.2 Our motto, "living life... loving life", reflects our desire to make these facilities great places for you to become a family member of.
- 1.3 We aim to help you to "love life" in all its fullness and enjoy each day for the treasure it is.
- 1.4 Like other places we pride ourselves in the care and support we will provide to you. We also choose to benchmark ourselves against Australasia-wide standards to ensure our exceptional Quality is independently verified for your assurance. But we even go beyond that. We are committed to offering our "LIFE" Vision to everyone involved at Archer, and we hope you enjoy learning about this.
- 1.5 Archer has served people for over 50-years, and we have many staff that have been here for many, many years, because of the family approach to what we do.
- 1.6 Archer focuses on a warm, homely "feel" for its residents, staff and families.
- 1.7 So thank you for considering Archer. Please feel free to talk to any of our staff, and as we often hear people say, "It's not just the glitz, but the "feel" of a place" that makes the difference.

2 HOW WE WILL TREAT YOU

- 2.1 Our approach is to treat you with courtesy and respect. We understand that if you are faced with financial stress things need to be managed both with timeliness (to prevent further escalation of the situation) and with the utmost sensitivity.
- 2.2 We have an even-handed equitable approach to assisting you if you experience financial hardship. We also recognise that your situation may well be different to others which we have experienced. However, we will be responsible for the final determination as to whether you are admitted to our Hardship Assistance Programme.
- 2.3 Some situations are short-term, and others longer-term.

3 WHO QUALIFIES FOR CONSIDERATION UNDER OUR HARDSHIP POLICY?

- 3.1 Each application will be assessed on its particular merits. However, subject to clause 5, and provided you otherwise qualify for a place in our Hardship Assistance Programme, all intending residents will be admitted to the facility regardless of their ability to pay for the maintenance and relief.
- 3.2 No charges will be made to any resident or any other person if payment of that charge would cause the resident to suffer hardship.
- 3.3 To be considered for a place in our Hardship Assistance Programme you must:

- (a) Be suffering Hardship as defined in this Hardship Policy and continue to do so;
- (b) Be an existing resident or an intending resident in one of our facilities; and
- (c) Not be prevented from consideration by one of the limits described in clause 5.

4 WHAT IS "HARDSHIP"?

4.1 "Hardship" under this Hardship Policy means:

"a situation where a resident or intending resident is unable, reasonably, because of illness, unemployment or other reasonable cause, to discharge their financial obligations under their contract with us and the resident or intending resident reasonably expects to be able to discharge those obligations if payment and/or service arrangements were changed. Financial hardship can be Short-term or Long-term."

4.2 We consider Short-term Hardship when a resident has to manage a temporary change in financial circumstances. Some examples include instances where a resident has:

- (a) received a number of bills at the same time;
- (b) incurred an unexpected or emergency one-off expense;
- (c) suffered a temporary reduction in income; or
- (d) become over-committed financially.

In these situations, residents are generally able to manage their financial situation when provided with flexibility in payment terms for their weekly service fees.

4.3 We consider Long-term Hardship when a resident has difficulty meeting the cost of their accommodation and services use on an ongoing basis. Residents suffering Long-term Hardship may need a targeted and sustained solution to address the underlying causes of their financial difficulties.

5 WHEN IS ASSISTANCE AVAILABLE?

5.1 Our goal for residents and intending residents experiencing Hardship is to help them with their accommodation needs and to provide targeted support through our Hardship Assistance Programme. It is not our policy to provide ongoing income support.

5.2 To be considered for a place in our Hardship Assistance Programme you must meet the criteria set out in clause 3.

5.3 However admission to and ongoing support under our Hardship Assistance Programme is also subject to:

- (a) You continuing to meet the criteria set out in clause 3. If your circumstances change then we can review whether you still qualify.
- (b) You not being eligible for assistance from another source, such as a Government subsidy or benefit.
- (c) If circumstances change, such as changes to local or central Government policies affecting funding for your accommodation with us or changes to other circumstances generally affecting our ability to provide accommodation, then we can (in our sole and unlimited discretion) review:
 - (i) this Hardship Policy under clause 7;

- (ii) whether you still qualify for a place in our Hardship Assistance Programme;
and / or
- (iii) if you still qualify for a place in our Hardship Assistance Programme, what assistance is provided to you.
- (d) Your admission to our Hardship Assistance Programme not unduly and adversely affecting our ability to continue to provide services generally to both paying residents and residents on our Hardship Assistance Programme.

6 WHAT ASSISTANCE IS AVAILABLE UNDER OUR HARDSHIP ASSISTANCE PROGRAMME?

- 6.1 No charges will be made to any resident or any other person if payment of that charge would cause the resident to suffer hardship.
- 6.2 An intending resident will be admitted to the village regardless of their ability to pay for maintenance and relief charges.
- 6.3 The type and extent of assistance provided under our Hardship Assistance Programme depends on our assessment (in our sole discretion) from time to time of a number of factors including but not limited to:
 - (a) The extent and likely duration of your Hardship;
 - (b) The number of vacancies (if any) in our Hardship Assistance Programme.
- 6.4 Examples of assistance provided in cases of Short-term Hardship include:
 - (a) flexible payment arrangements;
 - (b) our zero fees option (see our standard occupation right agreement for more details);
 - (c) budget advice;
 - (d) referral programmes such as:
 - (i) Drug and alcohol dependence;
 - (ii) Gambling addictions;
 - (iii) Domestic violence;
 - (iv) Mental Health issues; and
 - (v) Community Buying Services.
- 6.5 Examples of assistance provided in cases of Long-Term Hardship include:
 - (a) flexible payment arrangements;
 - (b) our zero fees option (see our standard occupation right agreement for more details);
 - (c) budget advice;
 - (d) reduction or full exemption from some or all of the fees we charge you under your contract with us. These might include weekly services fees, rest home fees and / or your village contribution that might otherwise be payable when you leave us.

- (e) referral programmes such as:
 - (i) Drug and alcohol dependence;
 - (ii) Gambling addictions;
 - (iii) Domestic violence;
 - (iv) Mental Health issues; and
 - (v) Community Buying Services.

7 REVIEW OF THIS POLICY

7.1 We reserve the right to amend, replace or completely revoke this Hardship Policy from time to time and at any time. This right applies regardless of anything else in this Hardship Policy.

8 TELLING YOU ABOUT THIS POLICY

8.1 We try our best to tell you about this policy and any changes to it. This includes:

- (a) Making intending residents aware of the existence of this policy when they apply for accommodation in one of our facilities.
- (b) Posting a copy of this policy and any changes to it on our web site.
- (c) Communicating regularly with residents who are on our Hardship Assistance Programme.