

30 March 2020

Darryl & Karen Apps  
110 Bellevue Road  
FIGTREE NSW 2525

Dear Darryl & Karen

Re: COVID-19 Announcement  
Property: 1107/18 Mt Alexander Road, TRAVANCORE, VIC, 3032

You may have tuned into the Prime Minister's address last night which briefly touched on residential tenancies which may be impacted due to COVID-19.

We are still awaiting further clarification from the State Government and Real Estate Governing bodies. For now, the limited information we have taken from the announcement is:

- Tenants will not be able to be evicted if they are experiencing financial hardship DUE to COVID19 for the next 6 months. Our understanding of a Moratorium is that this is a postponement of eviction, not that rent is not required to be repaid.
- As your Managing Agent, we will be thoroughly vetting any such requests via a Tenant Hardship Application which we have produced. We believe that this will help us determine if there is an element of hardship, and what the financial capabilities are with relation to rent.
- If your tenant applies to us under COVID-19 Hardship, upon vetting any such requests, we will then have a discussion with you. As per the Prime Minister's announcement; Landlords, Tenants and Banks will all have to work together in order to come to an agreement that mutually benefits all parties.

As you can appreciate, this is our initial understanding of the announcement with the limited information the government has provided and new information will come to light once the State Government advises further.

We will endeavor to update you every step of the way, and as always, we are here to help if you require any clarity, assistance or further information.

If you are able and like to keep up to date with all new announcements we recommend that you download the app **Coronavirus Australia** available for free through the Apple App Store and Google Play on your phone or tablet.

Below are links with further information on announcements and relief options available to date.

**REIV COVID UPDATES**

<https://reiv.com.au/policy-resources/resources/covid-19-updates>

**GOVERNMENT SUPPORT**

<https://www.ato.gov.au/individuals/dealing-with-disasters/in-detail/specific-disasters/covid-19/>

**BANKS OFFERING HARDSHIP RELIEF**

<https://mozo.com.au/home-loans/articles/guide-to-australian-banks-emergency-coronavirus-relief-packages>

Please be advised in the interests of protecting your return, PAGAN REAL ESTATE will NOT be instigating any discussions on this matter, but only when approached by your tenant.

We will endeavor to update you every step of the way, and as always, we are here to help if you require any clarity, assistance or further information.

Yours faithfully,  
**Pagan Real Estate**  
Natasha Popovic  
Head of Department