



SELECT COMMITTEE ON COST OF LIVING PRESSURES IN THE ACT
Mr Johnathan Davis MLA (Chair), Dr Marisa Paterson MLA (Deputy Chair)
Ms Nicole Lawder MLA

ANSWER TO QUESTION TAKEN ON NOTICE

Asked by LAWDER on 12 April 2023: Jennifer Kirkaldy took on notice the following question(s):

Reference: Hansard uncorrected proof transcript [12 April 2023] [PAGE 27]

In relation to:

MS LAWDER: On those no interest loans how do you triage or how do you decide to allocate them? Is it you have got 10 or 12 a month and it is first in, first serve? How do you determine that?

Ms Kirkaldy: It is not just first in, first serve. There is a process of trying to assess need but I think I would need to take on notice exactly what the process of the work are, goes through is if that is all right.

Salvation Army: The answer to the Member's question is as follows:—

Principally, the NILS assessor considers two main aspects of a client's loan application,

1. the capacity to repay the loan i.e. the clients' budget must be in surplus; and
2. the willingness to repay the loan i.e. the record of paying main bills like rent and utilities as well as other loan repayments.

The Salvation Army requests supporting documents with the loan application including 90 days of bank statements and Centrelink Income Statement/Pay slips. We also conduct a loan interview with the client either face to face or by phone to help the case worker frame an accurate budget going forward to ensure there is serviceability for the loan.

Applications are dealt with in the order that they are submitted to us as complete loan applications with all supporting documents attached.

Once a complete loan application is received either by email (remote application) or the result of a face to face loan interview, the loan will be processed by The Salvation Army NILS case worker and submitted to a loan assessor to be approved or declined.

If there is an urgent loan application that needs to be assessed and paid promptly, then there is a mechanism to push that application up the queue, to meet the client's needs in a timely manner. This is based on urgency as assessed by the NILS case worker.

Approved for circulation to the Select Committee on Cost of Living Pressures in the ACT.

Signature: 

Date: 28 April 2023

By the General Manager of Policy and Advocacy, The Salvation Army, Jennifer Kirkaldy