This is the definition in the regulations:

**6 When person suffers excessive hardship because of COVID-19 emergency**

1. This section applies to a person who is a tenant or a resident.
2. For this regulation, the person suffers excessive hardship because of the COVID-19 emergency if, during the COVID-19 emergency period—
	1. any of the following circumstances apply to the person—
		1. the person, or another person under the person’s care, suffers from COVID-19;
		2. the person is subject to a quarantine direction;
		3. the person’s place of employment is closed, or the trade or business conducted by the person’s employer is restricted, because of a public health direction, including, for example, because a public health direction has closed a major supplier or customer of the person’s employer; *Examples*
			1. the person’s place of employment is closed in compliance with a public health direction;
			2. the person’s place of employment is unable to continue to operate because of a loss of trade or business resulting from a public health direction.
		4. the person is self-isolating because the person is a vulnerable person, lives with a vulnerable person or is the primary carer for a vulnerable person;
		5. a restriction on travel, imposed under a public health direction or other law, prevents the person working or returning home;
		6. the COVID-19 emergency prevents the person leaving or returning to Australia; and
	2. the person—

suffers a loss of income of 25% or more; or

the rent payable by the person under a residential tenancy agreement or rooming accommodation agreement is 30% or more of the person’s income.

1. However, if there is more than 1 tenant or resident under the residential tenancy agreement or rooming accommodation agreement, subsection (2)(b) is taken to provide—
	1. that there has been a 25% or more reduction in the combined total income of all of the tenants or residents; or

that the rent payable under the agreement is 30% or more of the combined total income of all of the tenants or residents.