

## 1.0 Hardship Policy

### 2.0 Identification Grid

<b>Date first approved:</b> 20/5/2015	<b>Date of effect:</b> 30/04/2019
<b>Date last amended:</b> 30/4/2019	<b>Date of Next Review:</b> 30/4/2021
<b>Policy Owner:</b> GM Keeping Housing	<b>Portfolio:</b> Keeping Housing
<b>Content Owner (Author):</b> GM Keeping Housing	

### 3.0 Purpose

The purpose of this policy is to describe Launch Housing's approach to rent charges when a tenant's household circumstances change and impact on their ability to pay rent.

### 4.0 Definitions

DHHS	Department of Health and Human Services
RTA	Residential Tenancies Act 1997
VCAT	Victorian Civil and Administrative Tribunal

### 5.0 Policy Details

#### 5.1 Scope

The policy applies to all rental properties managed by Launch Housing.

#### 5.2 Policy Principles

5.2.1 Launch Housing strives to assist its clients to manage their housing by providing them with information, support and access to services, with the aim of maintaining tenancies wherever possible.

5.2.2 Launch Housing recognises that there are circumstances which impact upon a tenant's capacity to meet their rental payments on schedule and, where appropriate the tenant can apply to Launch Housing for a temporary rent reduction under this Policy.

5.2.3 Launch Housing will ensure that tenants are given every opportunity to sustain their tenancy during times of financial hardship. Tenants who can demonstrate ongoing financial hardship may have their rent reduced for a limited period (up to six months).

5.2.4 Financial hardship may be caused by (but not limited to) sustained incidence of one or more of the factors listed below:

- Loss or significant reduction of the household's primary income.
- Budget management issues associated with a low income.
- Illness or mental/physical wellbeing requiring treatment where a charge for an alternative short term accommodation applies (for example respite or rehabilitation).

5.2.5 A flexible response is taken to enable tenants to take steps to resolve issues impacting on their ability to meet their rental obligations prior to the implementation of formal processes as provided under the RTA.

5.2.6 In circumstances where hardship is identified Launch Housing may:

- Request relevant evidence to demonstrate hardship i.e. income statements.

- Reduce rental payments for a set period of time, until a review date.
- Offer to transfer the tenant to a property with a lower rent.

#### **6.0 Responsibilities**

General Manager Keeping Housing	<ul style="list-style-type: none"> <li>• Ensure the policy is updated as per the regular policy review cycle or if there are changes to the compliance environment.</li> </ul>
Group Manager and Co-ordinator	<ul style="list-style-type: none"> <li>• Implementation of this policy and monitor staff adherence to the policy.</li> </ul>
Tenancy Manager	<ul style="list-style-type: none"> <li>• Responsible for the application and adherence to this policy.</li> </ul>

#### **7.0 Relevant Legislation & External Documents:**

- DHHS Funded Program Guidelines
- Housing Act 1983 (Vic)
- Residential Tenancies Act 1997
- Housing Registrar Performance Standards for Registered Housing Agencies

#### **8.0 Supporting Documents & Implementation Tools**

- Launch Housing Rent Policy
- Launch Housing End of Tenancy Policy
- Launch Housing Rental Arrears Policy
- Launch Housing Client / Tenant Complaints and Appeals Policy