

Hardship Policy

1. Policy Statement

Uniting Vic.Tas (Uniting) provides tenancy and asset management services for community housing to Uniting Housing Victoria (Uniting Housing), a Registered Housing Provider.

This policy describes Uniting’s approach to supporting renters at risk due to financial hardship.

2. Scope

This policy applies to all Uniting Housing community housing tenancies which include, but are not limited to, tenancies in:

- Properties owned by Uniting Housing (Victoria) and Uniting Vic.Tas for use as long-term community housing
- Properties leased by Uniting Housing (Victoria) from Homes Victoria for long term community housing
- Rooming Houses
- Properties managed under the Transitional Housing Management (THM) program, the From Homelessness to a Home (H2H) program and the Homes for Families program; and
- Properties managed as Affordable Housing, including properties under the National Rental Affordability Scheme.

3. Guiding principles

Uniting ensures rents remain affordable by setting the rent payable based on a percentage of household income or a percentage of maximum rent. Where circumstances change and there is an ongoing reduction in household income, renters may seek a rent review in line with our rent setting policy.

In special circumstances, where renters face financial hardship that is placing their tenancy at risk and are unable to meet their rental obligations, Uniting will consider temporary hardship relief measures.

In applying this policy Uniting will also ensure:

- All renters experiencing financial hardship are treated with sensitivity.
- We focus on the individual needs and circumstances of renters and how their needs may change over time.
- Where tenancies are at risk, intervention will occur as early as possible to attempt to rectify any issues.

Document Name: <i>Hardship Policy</i>	<i>Printed copies of this document are considered uncontrolled.</i>	
Document Number: <i>UP-UH-007</i>	Policy Area: <i>Quality, Risk & Compliance</i>	
Version Number: <i>1.0</i>	Document Owner: <i>General Manager, Housing & Property</i>	
Publication date: <i>01/02/23</i>	Endorsed by: <i>General Manager, Housing & Property</i>	Page 1 of 4

- Consistent, fair and accountable processes are followed, and renters will be provided information about processes that impact their tenancies.
- A commitment to respond to matters that may be family violence related in a manner that is trauma informed and aligns with the Family Violence Multi-Agency Risk Assessment and Management Framework (MARAM).
- All our legal, regulatory, and contractual duties are met.

4. Financial hardship

Financial hardship occurs when a renter is unable to pay their rent without impacting on their ability to meet their basic living needs. This may be due to:

- Unavoidable and significant new or increased expenses (e.g., non-PBS medications or hire of expensive medical equipment (where no external funding such as NDIS is available)
- Financial hardship because of family violence (please refer to our family violence policy)
- Medical emergency
- Temporary and unexpected reduction in income
- Natural disasters such as bushfires or flood
- Other significant and unexpected financial circumstances

5. Temporary Absence

A temporary absence is when a renter is required to be absent from their property for a short period of time, generally from 6 weeks up to a maximum of 6 months.

Where a renter is required to pay for temporary accommodation (e.g. respite, rehabilitation, and nursing homes) or will have no access to their regular statutory income due to the absence (e.g. prison) they can apply for a reduction to the weekly rent payment.

Note that holidays are not considered a temporary absence and are not covered by this policy; rent must still be paid during absence due to a holiday.

6. Responding to renters experiencing hardship

Renters of Uniting homes are expected to meet the obligations of their rental agreement to pay rent and maintain their rent account in balance or credit.

However, Uniting acknowledges there will be circumstances where these obligations cannot be maintained and a tenancy could be at risk due to rent and other payment arrears.

Renters must inform Uniting as soon as their circumstances change. Renters seeking support for financial hardship must also provide adequate documentation that shows

Document Name: <i>Hardship Policy</i>	<i>Printed copies of this document are considered uncontrolled.</i>	
Document Number: <i>UP-UH-007</i>	Policy Area: <i>Quality, Risk & Compliance</i>	
Version Number: <i>1.0</i>	Document Owner: <i>General Manager, Housing & Property</i>	
Publication date: <i>01/02/23</i>	Endorsed by: <i>General Manager, Housing & Property</i>	Page 2 of 4

how the hardship occurred, how the hardship impacts the renter’s ability to pay rent, when the hardship began, and how long it is expected to continue. Types of documentation include:

- Payslips or bank statements showing reduced income,
- Documentation from employer showing job termination, standdown or reduced hours
- Evidence of business closure or business records showing reduced revenue
- Centrelink confirmation of reduced income or eligibility for assistance
- Medical certificates
- Any other evidence of financial hardship

Renters seeking support for temporary absence must provide:

- The entry and exit date of temporary accommodation
- Confirmation of payment of fees
- Confirmation they will not be receiving their regular statutory income

Uniting will consider each financial hardship case in the context of individual circumstances and may provide a range of responses to renters in hardship, including:

- Clear and regular communication about rent and other payment arrears
- Flexible payment arrangements to reduce rent and non-rent arrears
- Referral to support with financial management including Uniting’s financial support and education services

Any flexible payment arrangement will be time limited, subject to written agreement with the renter and reviewed and reported on a regular basis. All hardship arrangements are approved by the Senior Manager Housing Services.

7. Definitions

Term	Meaning
Affordable housing	Rental housing where rent is charged at less than market level
Community housing	Rental housing owned and/or managed by a registered community housing provider
Financial Hardship	Ability to meet rent and other charges is reduced by loss of income beyond the renter’s control
Residential Rental Agreement	Legal agreement between a rental provider (landlord) and renter (tenant) to rent a home

Term	Meaning
Temporary absence	When a renter is required to be absent from their property for a short period of time, generally from 6 weeks up to a maximum of 6 months

8. Transparency and accessibility

This policy will be available on the Uniting Housing and Uniting Vic. Tas websites

If you require this policy in a language other than English, or in accessible format please contact Uniting.

This policy will be fully reviewed within 3 years of the approval date.

9. Legislation/Regulations

This policy implements the obligations of Uniting under:

- Housing Act 1983
- Residential Tenancies Act 1997
- Residential Tenancies Regulations 2021

10. Related Documents

Rent Policy and Procedures

Rent Arrears Policy and Procedures

Sustaining Tenancies Policy

Uniting Asset Management Policy

Document Name: <i>Hardship Policy</i>	<i>Printed copies of this document are considered uncontrolled.</i>	
Document Number: <i>UP-UH-007</i>	Policy Area: <i>Quality, Risk & Compliance</i>	
Version Number: <i>1.0</i>	Document Owner: <i>General Manager, Housing & Property</i>	
Publication date: <i>01/02/23</i>	Endorsed by: <i>General Manager, Housing & Property</i>	Page 4 of 4