

Hardship Policy

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1. Introduction

Aboriginal Community Housing (Victoria) Limited (ACHVL) has developed a Hardship Policy to assist customers through periods where their circumstances may change and/or who have additional costs associated with their health, disability, remote locations and/or other circumstances that have impact on their cost of living and capacity to sustain their tenancy and/or meet their obligations to ACHVL.

2. Aim

This policy aims to support customers of ACHVL who are having difficulty meeting their obligations to ACHVL and/or sustaining their tenancy, due to changing life circumstances.

3. Scope

This policy applies to Aboriginal Community Housing (Victoria) Limited (ACHVL).

4. Principles of ACHVL Hardship Policy

4.1. Hardship

Hardship is where unforeseen events occur that fundamentally place a customer's tenancy at risk due to the excessive burden involved. Whilst ACHVL understands the contractual arrangement entered into with a tenant, ACHVL will negotiate arrangements to reasonably allow for the consequences of the event, such as the creation of payment plans and/or arrears management plans. Customers experiencing hardship are encouraged to discuss this with their Housing Officer to identify how ACHVL can respond.

4.2. Tenancies at risk

The pricing of ACHVL rents is a core element of its mission to end housing poverty by ensuring housing supplied is affordable. ACHVL understands that life circumstances can change and have significant effects on a customer's ability to sustain their housing. In such cases ACHVL staff will enact the ACHVL Sustaining Tenancies Policy to support the customer with their obligations and/or tenancy.

4.3. Assistance for tenants in temporary alternative residences

ACHVL is aware that from time-to-time customers are required to spend time away from their primary place of residence for health and/or other reasons. ACHVL will always comply with program and or contractual obligations in regard to the reduction of rents in specific circumstances.

Outside of its contractual and/or program obligations, ACHVL will assist customers who are admitted to supported accommodation facilities for a period of 4 weeks or more where they are required to pay a service fee to the accommodation provider that is equivalent to their regular rental charge, by reducing their rent to a nominal amount of \$20 per week for the duration of their residence in the supported accommodation facility.

Customers will be required to submit a formal letter from the supported accommodation provider specifying the amount of service fee, the length of stay and the dates of residence to their ACHVL Housing Officer.

4.4. Assistance for tenants incarcerated for short periods

ACHVL is aware that from time-to-time it may have customers who become incarcerated for short periods. ACHVL will always comply with program and or contractual obligations regarding the reduction of rents in specific circumstances.

Outside of its contractual and/or program obligations, ACHVL will assist customers who are incarcerated for a period of 3 months or less where they are not likely to be reincarcerated in the 3 months following the sentence

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can apply to have their rent reduced to a nominal amount. If approved, ACHVL will reduce their rent to a nominal amount of \$20 per week for the duration of their 3 month or less period of incarceration.

Customers will be required to submit formal documentation confirming the length of the sentence and anticipated dates they will be absent from the property to their ACHVL Housing Officer.

4.5. Assistance for impacts of community crisis/emergency

ACHVL is committed to assisting its customers to sustain their tenancies during times of emergency and/or crisis, such as but not limited to, bushfires, floods, and pandemics. ACHVL is aware that such situations may affect its customers' ability to meet their financial obligations in relation to the payment of their rent and/or other payable tenancy charges.

ACHVL will consider its capacity to assist customers during such times and may introduce practices that assist customers to sustain their tenancies during difficult times, such as postponing or cancelling rent reviews and/or putting a moratorium on rent increases for a certain period of time.

Customers will be notified in writing by ACHVL of any decisions it may make during such situations and encourages its customers to speak with their ACHVL Housing Officer if they are affected by such an event.

4.6. Customer feedback and appeal of decisions

ACHVL welcomes its customers to query any decisions it makes and/or ask questions about our work practices. If a customer wishes to provide feedback to ACHVL and/or believes a decision made by ACHVL is incorrect, they can lodge customer feedback and/or an appeal using the ACHVL Customer Feedback Policy or the ACHVL Appeals Policy.

5. Related legislation and documentation

5.1. External legislation and frameworks

Performance Standards for Housing Providers issued by the Victorian Housing Registrar
Department of Human Services Standards: Section 1 - Empowerment
Housing Assistance Act 1996 (COM)
State Residential Tenancy and Rooming Acts (NSW, QLD, VIC, WA, TAS and SA)
The National Affordable Housing Agreement
OOH, Homelessness Assistance Program Guidelines and Conditions Funding 2006-2009 (VIC)
Consumer Charter for Community Managed Housing and Homelessness Services
Victorian Residential Tenancies Act 1997 (Vic)
Victorian Housing Act 1983 (Vic) and associated Regulatory Framework
The Human Rights and Responsibilities Charter Act 2006 (VIC)

5.2. ACHVL related policies and processes

ACHVL Housing and Homelessness Policies and Procedures
ACHVL Customer Promise

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ACHVL Customer Feedback Policy and Procedure

ACHVL Appeals Policy and Procedure

6. Monitoring and review

This policy should be periodically reviewed and revised. Revisions should be made as and when required. The period between reviews must not exceed two years. The date for review of this policy is on or before March 2024. This policy remains valid until such time that a new version is published.

Review history

Document reference	Date and version	Reason for review	Review frequency	Owner	Approver
	Version 1.0, March 2022	New policy	Every two years	National Manager Operations	National Manager Operations Managing Director

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