



ABORIGINAL COMMUNITY HOUSING LTD

Hardship Policy

Version 1.0

This policy has been adopted by:

Name of Company	Adoption Date
Aboriginal Community Housing Ltd (ACHL)	February 2025
Aboriginal Community Housing (Vic.) Ltd (ACHVL)	February 2025

And any other entities within ACHL which adopt this policy.

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1. INTRODUCTION

Aboriginal Community Housing Limited (ACHL) 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 ACHL.

2. AIM

This policy aims to support customers of ACHL who are having difficulty meeting their obligations to ACHL in the short-term and/or sustaining their tenancy, due to changing life circumstances.

3. PRINCIPLES OF ACHL HARDSHIP POLICY

3.1. Hardship

Hardship is where unforeseen events occur that fundamentally place a customer's tenancy at risk due to the excessive burden involved. Whilst ACHL understands the contractual arrangement entered into with a tenant, ACHL 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 ACHL can respond.

3.2. Tenancies at risk

ACHL understands that life circumstances can change and have significant effects on a customer's ability to sustain their housing. In such cases ACHL staff will enact the ACHL Sustaining Tenancies Policy to support the customer with their obligations and/or tenancy.

3.3. Assistance for tenants in temporary alternative residences

ACHL 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. ACHL 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, ACHL 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 or more than 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 ACHL Housing Officer.

3.4. Assistance for tenants incarcerated for short periods

ACHL is aware that from time-to-time it may have customers who become incarcerated for short periods. ACHL 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, ACHL 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 can apply to have their rent reduced to a nominal amount. If approved, ACHL 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 ACHL Housing Officer.

3.5. Assistance for impacts of community crisis/emergency

ACHL 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. ACHL 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.

ACHL 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 ACHL of any decisions it may make during such situations and encourages its customers to speak with their ACHL Housing Officer if they are affected by such an event.

3.6. Customer feedback and appeal of decisions

ACHL 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 ACHL and/or believes a decision made by ACHL is incorrect, they can lodge customer feedback and/or an appeal using the ACHL Customer Feedback and Complaints Policy or the ACHL Appeals Policy.

4. RELATED RESOURCES

4.1. ACHL Group References

ACHL Customer Promise
ACHL Customer Feedback and Appeals Policies and Procedures
ACHL National Housing and Homelessness Policies and Procedures
ACHL Privacy Policies and Procedures

4.2. External References

National Regulatory Community Housing Standards
Victorian Community Housing Regulatory Framework
Western Australian Community Housing Regulatory Framework
Housing Assistance Act 1996 (COM)
State Housing Acts (NSW 2001, NT 1982, QLD 2003, SA 1995, TAS 2022, VIC 1983, WA 1980)
State Residential Tenancy and Rooming Acts (NSW 2010, NT 1999, QLD 2008, SA 1995, TAS 1997, VIC
Community Housing Providers National Law Acts 2013 (NT, NSW, QLD, SA and TAS)
The National Affordable Housing Agreement
NRSCH National Regulatory Code
Consumer Charter for Community Managed Housing and Homelessness Services (VIC)
NDIS Quality and Safeguarding Framework
National Disability and Insurance Scheme Act 2013
NDIS Code of Conduct and Rules
The Human Rights and Responsibilities Charter Act 2006 (VIC)
Human Rights Act 2019 (QLD)
Privacy Act 1988 (COM)

5. MONITORING AND REVIEW

This policy is maintained and managed by the ACHL Group's National Operations Manager.

This document should be reviewed and revised periodically and/or as required. The period between reviews must not exceed three years. This document remains valid until such time that a new version is published
