

Financial Hardship & Temporary Absence Policy

Purpose

St Kilda Community Housing (SCH) recognises that residents may experience genuine and unforeseen financial hardship that affects their ability to meet their rental obligations. This policy sets out how SCH will consider requests for temporary financial hardship assistance, including where hardship is connected with a temporary absence from the property.

Scope

This policy applies to residents in properties owned or managed by SCH. Any assistance provided under this policy is temporary and is intended to support tenancy sustainment during a period of genuine financial hardship.

Guiding Principles

SCH will respond to financial hardship in a way that:

- treats residents with sensitivity, dignity and respect;
- encourages early contact where a tenancy may be at risk;
- uses fair, consistent and accountable decision-making;
- considers the resident's individual circumstances and relevant human rights;
- responds appropriately and sensitively where hardship may be related to family violence;
- supports tenancy sustainment wherever reasonably possible; and
- meets SCH's contractual, legal and regulatory obligations.

Financial Hardship

Financial hardship is where genuine and unforeseen circumstances significantly affect a resident's ability to meet their rental obligations without compromising their basic living needs or placing their tenancy at risk.

Financial hardship may arise from circumstances such as a temporary and unexpected reduction in income, significant unavoidable expenses, family violence, a medical emergency, natural disaster, temporary absence, incarceration or other significant and unexpected financial circumstances.

Where a resident's income or household circumstances have changed on an ongoing basis and this may affect the amount of rent payable, the matter should be considered under SCH's Rent Review Policy rather than as temporary financial hardship.

Requesting Financial Hardship Assistance

If a resident experiences genuine and unforeseen financial hardship that affects their ability to meet their rental payment obligations, they may make a written request to SCH for temporary financial hardship assistance.

Residents are encouraged to contact SCH as early as possible. SCH may ask for reasonable information or documentation to understand the circumstances, the impact on the resident's ability to pay rent, and how long the hardship is expected to continue. SCH will take into account any barriers a resident may face in providing information.

Assessment and Temporary Arrangements

SCH will consider requests on a case-by-case basis, taking into account the information available, the resident's circumstances, tenancy sustainment and relevant human rights considerations.

Upon receiving a request, SCH may consider reasonable temporary arrangements. Depending on the circumstances, this may include a repayment arrangement, deferral of part of a payment, or a temporary reduction in rent.

Any hardship arrangement must be agreed in writing and specify its duration, the amount and timing of any deferred or reduced payments, any review arrangements, and when the resident's usual rental obligations will resume.

A financial hardship request does not automatically suspend or reduce the resident's obligation to pay rent unless a different arrangement has been agreed in writing by SCH.

A temporary hardship arrangement does not permanently change the resident's rent. Where the underlying change in income or household circumstances is ongoing, SCH will consider whether a rent review is required under the **Rent Setting Policy**.

Temporary Absence

A temporary absence may contribute to financial hardship where a resident is required to be away from their property for a period and the circumstances affect their ability to meet their rental obligations. This may include circumstances such as hospitalisation, rehabilitation, respite care or incarceration.

Residents should notify SCH as early as possible where a temporary absence is likely to affect their ability to pay rent. SCH may request reasonable information about the expected period of absence and the financial impact of the absence.

SCH may consider temporary financial hardship assistance for an eligible temporary absence in accordance with this policy. A holiday or voluntary absence does not, by itself, constitute financial hardship and does not alter the resident's obligation to pay rent.

Support and Referrals

Where appropriate, SCH may provide information or referrals to financial counselling, support services or other assistance that may help the resident stabilise their circumstances and sustain their tenancy. With the resident's consent, SCH may work with an existing support worker or service.

Outcome and Review

SCH will advise the resident in writing of the outcome of a financial hardship request and the terms of any temporary arrangement that is approved.

Temporary arrangements may be reviewed during the agreed period if circumstances change. At the end of the agreed period, the resident's usual rental obligations will resume unless SCH agrees to a further arrangement or a rent review results in a change to the rent payable.

Complaints and Appeals

Residents who are dissatisfied with a decision made under this policy may seek review or make a complaint in accordance with **SCH's Complaints and Appeals Policy**.

Definitions

Financial hardship	Genuine and unforeseen circumstances that significantly affect a resident's ability to meet their rental obligations without compromising basic living needs or placing the tenancy at risk.
Temporary absence	A period when a resident is required to be away from their property and the circumstances of the absence may affect their ability to meet their rental obligations.

Related Policies and Procedures

Rent Setting Policy
Rent Arrears Policy
Complaints and Appeals Policy

Legislation and Standards

Residential Tenancies Act 1997 (Vic)
Housing Act 1983 (Vic)
Charter of Human Rights and Responsibilities Act 2006 (Vic)
Performance Standards for Registered Housing Agencies

Version Control

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