

1.0 PURPOSE AND SCOPE

The purpose of this policy is to outline EACH Housing Limited (EHL)'s approach to supporting renters experiencing financial hardship, including hardship associated with temporary absences. The policy ensures that EHL's processes are fair, consistent, and aimed at sustaining tenancies wherever possible.

This policy applies to all long-term tenancies managed by EHL. It does not apply to crisis accommodation, temporary housing, or accommodation provided as part of EACH program's (not EHL).

2.0 POLICY STATEMENT

EHL is committed to supporting renters through early intervention, clear communication, fair processes, and practical assistance that help sustain tenancies during periods of financial hardship or temporary absence. All actions align with the *Residential Tenancies Act 1997 (Vic)*, *Housing Act 1983 (Vic)*, and the *Charter of Human Rights and Responsibilities Act 2006 (Vic)*.

2.1 Financial Hardship

Financial hardship refers to a temporary or sustained loss of financial capacity due to circumstances beyond a renter's control. These may include, but are not limited to:

- Loss or significant reduction of the household's primary income.
- Sudden unexpected expenses that impact financial stability.
- Medical or mental health issues requiring costly treatment.
- Requirement to pay for alternative accommodation due to rehabilitation, respite, or care needs.
- Family breakdown, separation, or domestic violence situations.
- Natural disasters or significant unforeseen events.
- Incarceration or loss of access to statutory income.

EHL may provide temporary rent reductions, flexible payment plans, or referrals to financial counselling services where hardship is demonstrated.

2.2 Temporary Absence

Temporary absence refers to an extended period (generally over six weeks and up to six months) where a renter is away from their property due to unavoidable circumstances, such as hospitalisation, rehabilitation, or incarceration. In exceptional cases, absences may exceed six months. Renters may apply for a rent reduction during such periods if they are paying for alternative accommodation or not receiving usual income.

2.3 Application and Review Process

Renters must notify EHL as soon as possible when their circumstances change. Applications require supporting documentation, such as proof of income loss, medical expenses, or confirmation of temporary accommodation. Applications can be submitted via email, post, or in person. EHL acknowledges applications within five business days, assesses them fairly, and provides decisions in writing within seven business days.

If approved, EHL may provide:

- Temporary rent reduction for an agreed period.
- Flexible payment plan.

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- Referrals to financial counselling or other support services.

Arrangements are reviewed periodically, with formal reviews at least every 28 days. Renters may request a review of decisions within ten business days; an independent senior officer will review and respond within 14 business days.

2.4 Renter Responsibilities and Non-Compliance

During hardship assistance, renters must:

- Pay any agreed-upon reduced rent amounts.
- Notify EHL of changes in financial circumstances.
- Provide updated documentation when requested.

Failure to comply may result in withdrawal of assistance and standard recovery processes, including breach notice, debt recovery, VCAT action, and assistance with alternative housing where appropriate.

3.0 DEFINITIONS

Financial hardship:	A temporary or sustained loss of financial capacity due to circumstances beyond the renter's control that places the tenancy at risk.
Temporary absence:	An extended absence from the property due to unavoidable circumstances
Temporary rent reduction:	A short-term decrease in rent approved by EHL.
Flexible payment plan:	An agreement allowing rent arrears to be paid overtime.
VCAT:	Victorian Civil and Administrative Tribunal

4.0 DOCUMENT OWNER

The Manager Housing Services, EHL is the subject matter expert and person responsible for this document review.

5.0 REFERENCES AND RELATED DOCUMENTS

- *Residential Tenancies Act 1997 (Vic)*
- *Housing Act 1983 (Vic)*
- *Charter of Human Rights and Responsibilities Act 2006 (Vic)*
- *Privacy and Data Protection Act 2014 (Vic)*
- Performance Standards for Registered Housing Agencies (Housing Registrar)
- EHL Complaints and Appeals Policy
- Financial_Hardship_Temporary_Absence_Application_Form