

# HARDSHIP POLICY

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## 1.0 PURPOSE AND SCOPE

The purpose of this policy is to describe EACH Housing's approach to rent charges when a renter's household circumstances change and impact on their ability to pay rent.

This policy applies to all EHL tenancies.

## 2.0 POLICY STATEMENT

### 2.1 Principles

EHL strives to assist its clients to manage their housing by providing them with information, support, and access to services, with the aim of maintaining tenancies wherever possible.

EHL recognises that there are circumstances which impact upon a renter's capacity to meet their rental payments on schedule and, where appropriate the renter can apply to EHL for a temporary rent reduction under this Policy.

EHL will ensure that renters are given every opportunity to sustain their tenancy during times of financial hardship.

### 2.2 Evidence Required

Financial hardship may be caused by (but not limited to) sustained incidence of one, or more, of the factors listed below:

- Loss or significant reduction of the household's primary income.
- Budget management issues associated with a low income.
- Illness or mental/physical wellbeing requiring treatment where a charge for an alternative short-term accommodation applies (for example respite or rehabilitation).

In these cases, the renter will need to provide documentation which supports their request such as;

- Separation Certificate from employer
- Centrelink statement confirming new/reduced income
- Dates of entry to facility, and expected exit date
- Personal financial liability for fees for lodging and services
- Evidence that a partner or income earning child, has vacated the property

### 2.3 Review Request

In such circumstances, where hardship is identified and demonstrated, EHL may reduce rental payments for an agreed period of time, until a review date.

## 3.0 DEFINITIONS

### Separation Certificate

An employment separation certificate is a document issued by the government to show basic details about someone's employment. These details include:

## HARDSHIP POLICY

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- The period of their employment
- Details of final pay
- The reason for the termination of their employment
- How much they were earning when they left

### 4.0 DOCUMENT OWNER

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

### 5.0 REFERENCES AND RELATED DOCUMENTS

- The Charter of Human Rights and Responsibilities Act 2006 (Vic)
- Residential Tenancies Act 1997 (Vic)
- Housing Act 1983 (Vic)
- Information Privacy Act 2000 (Vic)
- Privacy Act 1988 (Cth)
- Housing Registrar (Vic) Performance Standards