

Financial Hardship and Temporary Absence Policy

Purpose

The purpose of this policy is to outline assistance Housing Choices Australia Limited (HCAL) can offer to residents when they experience financial hardship.

Scope

This policy applies to social housing properties owned and managed by HCAL.

This policy does not apply to specialist disability accommodation, owned or managed by HCAL.

Scheduled Review

This document will be reviewed every three years or in response to legislative or regulatory changes. Feedback is welcomed from Renters and community stakeholders by contacting info@hcau.org.au

The General Manager, Victoria is responsible for the maintenance of this policy. Non-conformance should be reported to the Quality Assurance Manager.

Policy Statement

Financial hardship is when events occur that have or may fundamentally place a tenancy at risk due to an unavoidable change in financial position that leads to difficulties paying rent. Financial hardship may be short or long term and may be caused by factors such as unemployment, health issues or sudden expenses.

Guiding Principles

HCAL will

- Treat residents who are experiencing financial hardship with sensitivity.
- Deal with each situation on a case-by-case basis.
- Make decisions based on what is fair and reasonable, balancing the interests of the resident with HCALs financial viability, legal and regulatory obligations.
- Make referrals to financial counselling services and provide information on how to access No Interest Loans.
- Provide community development programs to support financial literacy.
- Provide programs to assist residents with funds to support accessing life opportunities such as scholarship grants for education.

In determining whether a resident is experiencing financial hardship, HCAL will take into consideration factors which contribute to unavoidable changes to a household's income or expenses. These factors may include but are not limited to;

- changes in household composition
- loss of ongoing employment
- significant medical expenses.

Residents seeking support for financial hardship must provide;

- Documents that provide evidence of the financial hardship
- Willingness to engage with support services that can assist to stabilise their circumstances (if applicable).

Resident Assistance Fund

HCAL will (at its discretion), annually allocate a budget to provide a Resident Assistance Fund for residents experiencing financial hardship and need assistance with expenses so that they can continue to pay their rent.

This may include but is not limited to;

- Medical expenses or travel costs to attend medical appointments.
- Utility bills or education expenses.
- Purchasing essential items for their home such as a refrigerator or a bed.

The Resident Assistance Fund cannot be used to pay rent and cannot fund non-essential items such as entertainment etc.

This is a limited budget available on an annual basis and HCAL requires evidence of the expenses.

HCAL does not provide cash to residents but can provide payment to an agreed third party on their behalf.

Temporary reduction of rent payable

- For residents whose rent is set at a discounted market rent or are on an income-based rent and are not eligible for a permanent increase in rent rebate, and are experiencing financial hardship, HCAL can assist in the following ways -
- Increase the amount of rent rebate to reduce the rent payable for a period of up to 12 weeks.
- At its discretion, change the rent setting policy for that tenant from a discounted market rent to an income-based rent ongoing.

Permanent reduction of rent payable

For residents on an income-based rent who are eligible for a decrease in rent due to a change of income, please refer to the Rent Setting Policy (HCAL).

Temporary Absence

A temporary absence is when a resident is required to be absent from their home and pay for temporary accommodation, due to reasons such as respite, rehabilitation, prison or remand for a period greater than three weeks and up to a maximum of 13 weeks.

HCAL can offer residents a reduction in rent up to a maximum of 13 weeks when they can supply documents which verifies the temporary absence. HCAL is not able to offer a rent reduction for temporary absence for properties under head leased programs. This is because HCAL is required to continue to pay the market rent for the property.

The rent reduction will be assessed on 25% of the rent payable at the time of the application.

For properties in the Transitional Housing Management Program, HCAL will apply Homes Vic Temporary Absence Policy.

References

| LEGISLATION | STANDARDS, POLICIES AND GUIDELINES |
|-----------------------------|---|
| Housing Act 1983 (VIC) 1983 | Performance Outcome 1 (Tenant and housing services) |
| | Related Documents Rent Setting Policy (HCAL) |



English:

If you need an interpreter, please call TIS National on 131 450 and ask them to call **Housing Choices Australia** on **1300 312 447**. Our business hours are **9am to 5pm, Monday to Friday**.

You can also visit the TIS National website for translated information about the service TIS National provides. Visit: www.tisnational.gov.au

Arabic:

إذا كنت بحاجة إلى مترجم، يرجى الاتصال بـ TIS الوطنية على الرقم 131 450 وأطلب منهم الاتصال بنا على هاتف رقم **1300 312 447** Housing Choices Australia. ساعات العمل الخاصة بنا **9am to 5pm, Monday to Friday**.

يمكنك أيضا زيارة موقع TIS الوطنية للحصول على معلومات حول الخدمات التي تقدمها TIS الوطنية. قم بزيارة: www.tisnational.gov.au

Farsi (alt Persian):

اگر به مترجم نیاز دارید، لطفاً با شماره تلفن تیس نشنال 131 450 تماس بگیرید و از آنها بخواهید با **Housing Choices Australia** به شماره **1300 312 447** تماس بگیرید. ساعت کاری ما **9am to 5pm, Monday to Friday** است.

www.tisnational.gov.au شما همچنین می توانید به وب سایت تیس نشنال برای اطلاعات در مورد خدماتی که تیس نشنال فراهم می کند مراجعه کنید. به

Vietnamese:

Nếu quý vị cần thông dịch viên, xin hãy gọi cho Dịch vụ Thông Phiên dịch Quốc gia (TIS Quốc gia) theo số 131 450 và yêu cầu họ gọi cho **Housing Choices Australia** theo số **1300 312 447**. Giờ làm việc của chúng tôi là **9am to 5pm, Monday to Friday**. Quý vị cũng có thể vào thăm trang mạng của TIS Quốc gia để có thông tin về các dịch vụ mà TIS Quốc gia cung cấp. Hãy vào thăm www.tisnational.gov.au

Somali:

Haddii aad u baahan tahay turjumaan, fadlan ka wac TIS National taleefanka 131 450 waxaad ka codsataa inay kuu wacaan **Housing Choices Australia** iyo **1300 312 447**. Saacadaha Shaqadu waa **9am to 5pm, Monday to Friday**.

Waxaad kaloo booqan kartaa website-ka TIS National ee macluumaadka turjuman oo ku saabsan adeegga TIS National ay bixiso. Ka eeg: www.tisnational.gov.au

Simplified Chinese:

如果您需要口译员，请拨打TIS National 的电话131 450，请他们打电话给**Housing Choices Australia**，电话号码：**1300 312 447**。我们的营业时间是**9am to 5pm, Monday to Friday**。

你也可以访问TIS National 的网站，了解TIS National提供的服务。网址：www.tisnational.gov.au

Traditional Chinese:

若你需要口譯員，請撥打TIS National電話131 450並請他們轉接 **Housing Choices Australia** 的電話 **1300 312 447**。我們的工作時間是 **9am to 5pm, Monday to Friday**。

你也可以瀏覽TIS National 網站瞭解TIS National 的服務資訊，網址：www.tisnational.gov.au

Spanish:

Si necesita un intérprete, por favor llame a TIS National en el 131 450 y pida que lo comuniquen con **Housing Choices Australia** en el **1300 312 447**. Nuestro horario de oficina es **9am to 5pm, Monday to Friday**.

También puede visitar el sitio web de TIS National para obtener información acerca de los servicios que provee TIS National. Visite www.tisnational.gov.au

Italian:

Se hai bisogno di un interprete, telefona a TIS National al numero 131 450 e chiedi di chiamare **Housing Choices Australia** al **1300 312 447**. I nostri orari d'ufficio sono **9am to 5pm, Monday to Friday**.

Puoi visitare anche il sito web TIS National per informazioni tradotte sul servizio che TIS National fornisce. Visita il sito: www.tisnational.gov.au

For other languages, access to an interpreter is available by contacting Housing Choices Australia on 1300 312 447.