

# OPERATIONS: Hardship Policy

## POLICY STATEMENT

*Haven Home Safe (HHS) is committed to the fair, respectful, and transparent management of financial hardship by promoting open communication and reasonable practical support to sustain tenancies and prevent homelessness.*

## PURPOSE OF POLICY

The purpose of this Level 3 policy is to provide a clear, consistent approach to supporting renters experiencing financial hardship in a manner that supports tenancy stability, while meeting all requirements of the *Residential Tenancies Act 1997 (Vic)*.

## GUIDING PRINCIPLES

HHS will work with renters who fall into financial hardship through:

- Prioritising sustaining tenancies, where possible.
- Offering information, financial counselling referrals, and support from external services.
- Considering requests for assistance in managing rent payments, on a case-by-case basis.
- All actions taken complying with the *Residential Tenancies Act 1997 (Vic)*.
- All actions taken being documented, including transparent escalation steps.

## SCOPE

This policy applies to all renters of HHS owned and managed properties.

## RESPONSIBILITIES

The Chief Business Services Officer (CBSO) is the executive owner of this Policy.

Tenancy Property Managers (TPMs) will make recommendations to their Program Coordinator (PC), who will make decisions regarding applications for hardship relief.

## DEFINITIONS

Hardship	A circumstance where events occur that fundamentally place a Renter's tenancy at risk due to an unavoidable change in circumstances resulting in an inability to pay their rent on time.
Household Composition	The people approved to live in a property that may include Renters, residents and dependents.
Household Income	Total assessable income of all adult household members, including income for dependents.
Incarceration	A Renter is on remand or serving a custodial sentence resulting in absence from a property.
Renter	The person or persons who sign a Residential Rental Agreement with HHS
Residential Rental Agreement	Is a legally binding contract between HHS and the Renter that outlines the terms, conditions and responsibilities for renting a residential rental property, in accordance with the Residential Tenancies Act 1997.
Serious Medical Event	A significant or chronic medical event or condition that impacts a Renter's ability to meet rent commitments including rehabilitation, long-term hospital care, temporary nursing home care, or respite.
Temporary Impairment	An injury or condition that prevents an individual from earning an income via employment and therefore impacts a Renter's ability to meet rent commitments (cannot exceed 12 weeks).

Recommended by: TOMI Working Group

Dec 2025

Approved by: Executive

Scheduled review:

Dec 2027

Policy level: 3 Version: v2

Risk Rating: MODERATE

*This policy has been approved by Haven Home Safe CEO.*

Signed:



Name/Position: Trudi Ray, CEO

15.12.2025

## DETAIL

In the event of Hardship being experienced, particularly such that the usual weekly rent payment is difficult to meet, Renters may apply in writing for consideration for short term Hardship relief for a period up to 12 weeks, including through an extension of time to pay rent due, or for a temporary partial reduction in rent.

HHS will assess all Hardship applications sensitively and will suspend debt recovery provided that a Renter maintains an agreed payment arrangement.

A request for a temporary rent reduction may be considered if there is:

- A change in income type or Household Income
- A change in Household Composition
- Loss of employment
- Temporary Impairment

Where a Renter is on remand or Incarcerated for a period of up to 12 weeks, they may request their HHS TPM to consider Hardship relief. The TPM will provide the Renter with a Hardship application form to complete and return with supporting documentation. If the period of incarceration exceeds 12 weeks, an exceptional circumstances application for Hardship relief may be made subject to the Renter demonstrating the ability to continue to pay rent and utilities and keep the premises secure and safe. HHS may approve at its absolute discretion such application or make an application to VCAT for abandonment, depending on the circumstances.

The decision outcome and appeal options will be provided in writing to the Renter.

Where Renters have no or reduced income, a rent affordability assessment may be conducted with income to be deemed to be the statutory amount the renter would be eligible to receive. An extension of time to pay rent due may alternatively be considered.

All Hardship applications will be limited to a maximum period of 12 weeks, subject to approval. A further hardship application may be made in exceptional circumstances which will be considered by HHS and determined at its absolute discretion.

### Review and Extensions

All Hardship applications will be subject to review 6 weeks from commencement, with a reminder notification provided to the Renter prior to the cessation of the Hardship period. A further application may be made in exceptional or unusual circumstances.

### Exceptional or Unusual Circumstances and Approved Absences

Renters must continue paying rent and utilities during absences and take reasonable steps to keep the property secure and safe. A temporary rent reduction (up to 12 weeks) or extension of time to pay rent due may be granted where renters or income-earning household members are impacted by a serious medical condition or are incarcerated, in respite or in alternative accommodation due to family violence. Eligibility requires evidence of dates and related expenses.

Relinquishment of the property may be considered where the Renter's financial position does not allow the Renter to meet their weekly rent payments on an ongoing basis. HHS will support Renters to find alternative, affordable accommodation, to the extent possible and subject to availability.

### Appeals

Renters may only appeal a Hardship relief application decision based on the process followed by HHS in assessing the Hardship application, not the decision itself. (Refer to HHS' *Renter Appeals Policy*).

## RELATIVITIES

### Relevant Legislation and Standards

*Residential Tenancies Act 1997 (Vic)*

*Residential Tenancies Regulations 2021 (Vic)*

*Housing Act 1983 (Vic)*

*Privacy Act (Cth) 1988*

*Privacy & Data Protection Act (Vic) 2014*

*Charter of Human Rights and Responsibilities Act 2006 (Vic)*

Performance Standards for Registered Housing Agencies (Vic)

### Policies

Social Housing Rental Policy and SOP

Affordable Housing Rental Policy and SOP

Tenancy Management Policy and SOP (TBD)

Eligibility and Allocations Policy and SOP

HHS Operational Instrument of Delegation

Feedback – Enquiries, Compliments and Complaints Policy and SOP

Privacy Policy and SOP

Renter Appeals Policy

**END**