



Hardship Policy (Version 2.0)

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1. Introduction

Community Housing Limited Group of Companies (CHL) has developed a hardship policy to assist a client whose circumstances may change or who have additional costs associated with their health, disability, remote locations or other circumstances that impact on their cost of living.

2. Aim

This policy aims to support tenants who have difficulty sustaining their tenancy due to changing life circumstances.

3. Principles of CHL Hardship Policy

3.1. HARDSHIP

Hardship is where unforeseen events occur that fundamentally place a tenants tenancy at risk due to the excessive burden involved. Whilst CHL understands the contractual arrangement entered into with a tenant, CHL will negotiate arrangements to reasonably allow for the consequences of the event, such as the creation of payment plans and/or arrears management plans. Clients experiencing hardship are encouraged to discuss this with their tenancy worker to identify how CHL can respond.

3.2. TENANCIES AT RISK

The pricing of CHL rents is a core element of its Mission to ensure housing supplied is affordable. It is understood that life circumstances can change and have significant effects on a tenant's ability to sustain their housing. In such cases CHL workers will enact the CHL Linking Tenants to Support Policy and the Exceptional Circumstances Procedure to support the tenant with their tenancy. CHL will never charge rent less than a minimum base rent for the size of the property that is sufficient to meet operational costs. This cost is determined annually for all CHL properties.

4. Related legislation, industry frameworks and standards, CHL policy and procedures

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| CHL Homelessness and Housing Work Procedures/Instructions |
| CHL Continuous Improvement Policy and Procedures |
| Equal Opportunity Act. 2010 (VIC) |
| Equal Opportunity Act 1984 (WA) |
| Equal Opportunity Act 1984 (SA) |
| Anti- Discrimination Act 1991 (QLD) |
| Anti-Discrimination Act 1998 (TAS) |
| Anti-Discrimination Act 1977 (NSW) |
| Housing Assistance Act 1996 (COM) |
| Housing Act. 1983 (VIC) |
| Commonwealth State Housing Agreement 2003 |
| Residential Tenancies Act. 1995 (SA) |
| Residential Tenancies Act. 1997 (VIC) |
| Residential Tenancies Act 2010 (NSW) |
| Residential Tenancies Act 1987 (WA) |
| Residential Tenancy Act 1997 (TAS) |
| Residential Tenancies and Rooming Accommodation Act 2008 (QLD) |
| Office of Housing – Homelessness Assistance Program Guidelines and Conditions of Funding 2006-2009 (VIC) |
| Consumer Charter for Community Managed Housing and Homelessness Services |
| National Community Housing Standards: Section 3 – Tenants Rights and Participation |
| Department of Human Services - Housing and Homelessness Standards (VIC) |
| National Regulatory Code |
| Victorian Regulatory Framework |
| Western Australian Community Housing Regulatory Framework – Performance Outcome 1 – Tenant and housing services, Performance Outcome 4 – Governance, Performance Outcome 7 – Financial viability |

5. Monitoring and review

This policy should be periodically reviewed and revised. Revisions should be made as and when required. The period between reviews must not exceed two years. The date for review of this policy is on or before July 2019. Training will be provided to each staff member and the board as a component of their induction.

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