

## H05 Hardship & Temporary Absence

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### 1. Purpose

This policy outlines the approach of YWCA National Housing and YWCA Housing (YWCA) to assist renters/tenants who are experiencing hardship due to life changing circumstances and/or a temporary absence from their property, that is impacting their capacity to sustain their tenancy and/or meet their obligations to YWCA.

### 2. Scope

This policy applies to all housing owned and/or managed by YWCA and will always consider the YWCA and/or other program guidelines associated with the specified dwelling.

### 3. Policy Statement

YWCA Housing are committed to approaching each situation of hardship on a case-by-case basis, with sensitivity, and seek to charge a fair and affordable rent in order to sustain the tenancy.

Renters/tenants can apply to have their rent temporarily reduced as a result of hardship and/or temporary absence from the home.

### 4. Definitions

Community Crisis/Emergency	means an event being experienced by a whole community that has caused significant detrimental impacts on the community's ability to function as normal such as bushfires, flood or pandemic
Hardship	means a temporary unexpected situation being experienced by a renter/tenant that is out of their personal control and impacting their capacity to meet their financial obligations to YWCA
Rent reduction	means a lesser agreed amount of rent payable for a fixed term period by the renter/tenant that has been approved by YWCA
Renter/tenant	means a person who is a signatory to the lease/rental agreement with YWCA for the home they live in
Temporary absence	means a short-term period of time when a renter/tenant will be housed in alternative paid supported accommodation that is for their health and wellbeing or when they are in police custody or a corrective services institution for no more than 13 weeks

### 5. Financial Hardship

Financial hardship occurs when a renter/tenant or household member is unable to pay rent without affecting their ability to meet basic living needs due to unexpected changes in income caused by, but not limited to, one or more of the following factors:

- Loss or significant reduction of the household's primary income
- Spousal separation or divorce
- Unexpected and significant new (or increased) expenses that negatively affect finances.

- Other significant financial circumstances.

## 6. Impacts of Community Crisis/Emergency

YWCA is committed to assisting its renters/tenants to sustain their tenancies during times of emergency and/or crisis, such as but not limited to, bushfires, floods, and pandemics.

YWCA will notify renters/tenants of any decisions it may make during such situations and encourages people to speak with YWCA if they are affected by such an event.

## 7. Temporary Absence

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

## 8. Temporary reduction of rent payable

YWCA assists renters/tenants by offering a temporary reduction in rent in specific circumstances. To apply for a reduced rent because of hardship, the impacted person must supply documents to YWCA that confirm the temporary unexpected change, the date it occurred, and the expected length.

For Temporary Absence, the impacted person must supply documents that confirm the date they entered (or will enter) the temporary accommodation, the length of stay and estimated date of return, and confirmation of the amount they are paying for other accommodation costs, if applicable

In both instances, YWCA will assess the application and inform the renter/tenant of the outcome in writing. If approved, YWCA will reduce the weekly amount owed by the applicant to be 25% of their rent payable amount for a period of up to 13 weeks. Renters in rental arrears and/or on a remediation order from a Civil Administration Tribunal or Magistrate regarding their tenancy, must maintain any agreements they have entered with YWCA during any reduced rent period.

For renters/tenants where the rent is assessed based on YWCA's Affordable Housing program, and are experiencing financial hardship, YWCA may, in its discretion:

- Increase the amount of rent subsidy for a period of up to 12 weeks per 3-year period; or
- Change the rent setting policy from a discounted market rent to an income-based rent.

YWCA may, at its discretion, work with different community groups to provide an increased subsidy to support renters/tenants who are assessed under income-based rent, who are experiencing a significant financial hardship, for a period of up to 26 weeks.

On approval by the National Team Leader, the reduced rent may be backdated to the documented commencement of the hardship.

## 9. Complaints, Feedback and Appeal of decisions

YWCA has an effective and appropriate response in place to deal with complaints and ensures that accurate information and records of investigations are maintained. YWCA will ensure that privacy principles are followed at all times and tenant confidentiality is maintained throughout the incident management process.

YWCA welcomes anyone to query any decisions we make and/or ask questions about our work practices. If a customer wishes to provide feedback to YWCA and/or believes a decision made by us is incorrect, they can register

their feedback and/or lodge an appeal using the YWCA Feedback and Appeals Policy

Document Control Data			
Policy Framework			
Responsible Body	Chief Executive Officer		
Accountable Officer	General Manager, Community Housing		
Application	All employees of YWCA		
Supersedes	All previous local policies		
Associated documents	YWCA Housing Policies and Procedures YWCA Feedback and Appeals Policy and Procedures YWCA Privacy Policies and Procedures YWCA Customer Service Charter		
Legislation, Frameworks, Standards, Codes and Agreements	Housing Assistance Act 1996 (COM) Housing Act 1983 (VIC) Housing Act 2003 (QLD) Housing Regulations 2015 (QLD) Housing Act 1982 (NT) Residential Tenancies Act 1997 (VIC) Residential tenancies & Rooming Accommodation Act 2008 (QLD) Residential Tenancies Act 1999 (NT) National Affordable Housing Agreement Victorian Charter of Human Rights and Responsibilities Act 2006 Queensland Human Rights Act 2019 National Community Housing Standards Department of Human Services Standards (VIC) Consumer Charter for Community Managed Housing and Homelessness Services (VIC) National Community Housing Regulatory Code Victorian Community Housing Regulatory Code State based agreements between YWCA and statutory bodies		
Approval and Amendment History			
Review period – 2 years			
Approval Date	Version	Amendments	Next Review
May 2022	1.0	Superseded Temporary Absence and Hardship Policy	May 2024
July 2022	1.1	Updates to temporary reduction of rent payable	July 2024
November 2022	1.2	Updates to temporary reduction of rent payable	November 2024