Arrears Management and Hardship Policy



1. Introduction

Wayss provides housing to people who are experiencing or are at risk of homelessness or family violence. Wayss is committed to working with renters to achieve successful, sustainable tenancies. We recognise the complexities associated in maintaining tenancies for renters experiencing high levels of disadvantage or with complex needs. This policy has been developed to assist renters through periods where their circumstances may change and/or who have additional costs associated with their health, disability and/or other circumstances that have impact on their cost of living and capacity to sustain their tenancy and/or meet their obligations to Wayss.

Wayss is a Child Safe organisation and child safety is at the forefront of our program delivery. Our policies ensure that child safety is a primary part of everyday thinking and practice. All employees, contractors and volunteers have an obligation to ensure we keep children safe from harm and abuse.

We're committed to upholding the rights of all of our stakeholders and creating a workplace that fosters inclusion and diversity. We believe that by bringing our authentic selves to Wayss, we can contribute to building strong teams, cultivating leaders, and creating an organisation that is well-suited for every individual. It's essential to us that we establish an environment where everyone, regardless of their background, can be themselves and feel safe, valued and respected. Regardless of whether you identify as an Aboriginal or Torres Strait Islander or LGBTIQ member, are from a culturally and linguistically diverse background, or a person living with a disability, as an individual associating with Wayss, you have the right to participate and engage in an environment that is free from discrimination and bias, and we strive to create a workplace that honours that commitment.

2. Scope

This policy applies to all renters in social housing and rooming houses managed or owned by Wayss.

3. Policy Principles

3.1. Clear Communication

All renters will be given clear information about their tenancies regarding their rights, responsibilities, rent and any associated costs, status of their tenancy, maintenance reporting, dispute resolution options and legislative requirements under the *Residential Tenancies Act 1997* (Vic).

3.2. Affordability

Wayss will always endeavour to avoid practices that disadvantage renters. Wayss will maintain rents that are affordable and use fair and transparent processes when handling arrears or rent adjustments within the requirements of the Residential Tenancies Act and contractually stipulated rental rates. Wayss makes every attempt to develop and manage housing which is affordable, suitable and of quality to support and enhance liveability in our properties for our renters.

Wayss sets rents as per the Wayss *Income Based Rent Policy* and program-based requirements for its portfolios, including Commonwealth Rent Assistance that is incorporated into their rental payment should they be eligible.

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Wayss and/or renters' support providers will work with renters to identify any supports that may be required to prevent debt and other financial difficulties, to ensure that housing remains affordable.

3.3. Rent Arrears and Renter Debt

Wayss will work very closely with renters during the first three months of tenancies to build a relationship of trust and respect, establish regular rent and tenancy related payment practices. This will continue for any renters who have been identified as experiencing financial difficulties or tending to fall into arrears. Wayss understands that non-payment of rent is one of the primary issues that can place pressure on the sustainability of the tenancy.

Wayss will work closely with renters and/or their supports to ensure continuity of payment in changing circumstances, for example, in cases where there has been:

- hospitalisation
- placement in a nursing home
- residential respite or treatment stays
- short-term imprisonment

Rent can still be collected and paid by electronic methods, including Centrepay or Direct Debit.

Wayss manages all renters' debt with discretion in accordance with the Residential Tenancies Act, Homelessness Services Guidelines and Conditions of Funding and Wayss Rent Procedures. Wayss is committed to ensuring renters are empowered to access support and develop strategies and payment agreements that increase their financial confidence. This assists the renter if a Rental Reference is required when transitioning to private or public housing. Wayss will communicate with renters quickly to act on minor arrears as it recognises that prevention strategies are more effective than reacting to issues once they develop. Where appropriate, renters can be connected with financial counselling support services.

3.4. Hardship

Hardship is where unforeseen events occur that fundamentally place a customer's tenancy at risk due to the excessive burden involved. Whilst Wayss understands the contractual arrangement entered into with a tenant, Wayss will negotiate arrangements to reasonably allow for the consequences of the event, such as the creation of payment plans and/or arrears management plans, on a case-by-case basis. The General Manager, Corporate Services will make the final decision on a renter's rent payments.

4. Changing Needs of Renters

Wayss acknowledges that renters' and household members' needs and priorities change over time. Wayss will endeavour to meet renters' changing needs within program guidelines, legislative requirements and available funding. Wayss and/or renters' support providers will work closely with renters whose circumstances change suddenly, for example as a result of ill health, incarceration, domestic and family violence, or community crisis/emergencies to coordinate additional supports as required.

4.1. Assistance for Renters in Temporary Alternative Residences

Wayss is aware that from time-to-time renters are required to spend time away from their primary place of residence for health and/or other reasons. Wayss will always comply with program and or contractual obligations concerning the reduction of rents in specific circumstances.

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Outside of its contractual and/or program obligations, Wayss will assist renters who are admitted to supported accommodation facilities for a period of 4 weeks or more where they are required to pay a service fee to the accommodation provider that is equivalent to their regular rental charge, by reducing their rent to a nominal amount of \$15 per week for the duration of their residence in the supported accommodation facility, for a maximum of three (3) months.

Renters will be required to submit a formal letter from the supported accommodation provider specifying the amount of service fee, the length of stay and the dates of residence to their Wayss Property Services Worker.

4.2. Assistance for Renters Incarcerated for Short Periods

Wayss is aware that from time-to-time it may have renters who become incarcerated for short periods. Wayss will always comply with program and or contractual obligations regarding the reduction of rents in specific circumstances.

Outside of its contractual and/or program obligations, Wayss will assist renters who are incarcerated for a period of three (3) months or less where they are not likely to be reincarcerated in the 3 months following the sentence can apply to have their rent reduced to a nominal amount. If approved, Wayss will reduce their rent to a nominal amount of \$15 per week for the duration of their three (3) month or less period of incarceration.

Renters will be required to submit formal documentation confirming the length of the sentence and anticipated dates they will be absent from the property to their Wayss Property Services Worker.

4.3. Assistance for Impacts of Community Crisis/Emergency

Wayss is committed to assisting its renters to sustain their tenancies during times of emergency and/or crisis, such as but not limited to, bushfires, floods, and pandemics. Wayss is aware that such situations may affect its renters' ability to meet their financial obligations in relation to the payment of their rent and/or other payable tenancy charges.

Wayss will consider its capacity to assist renters during such times and may introduce practices that assist renters to sustain their tenancies during difficult times, such as postponing or cancelling rent reviews and/or putting a moratorium on rent increases for a certain period of time.

Renters will be notified in writing by Wayss of any decisions it may make during such situations and encourages its renters to speak with their Wayss Property Services Worker if they are affected by such an event.

5. Complaints and Appeals

Wayss welcomes its renters to query any decisions it makes and/or ask questions about our work practices. If a renter wishes to provide feedback to Wayss and/or believes a decision made by Wayss is incorrect, the first step is to request that the complaint be reviewed, or that the decision be reconsidered by Wayss as per our *Client Feedback and Complaints Policy*.

6. Review

Wayss will review this policy every three years or sooner if there are legislative changes, or Wayss receives feedback or complaints about service delivery that may impact on this policy.

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7. Related Resources

7.1. Standards and Frameworks

Department of Human Services Standards

Performance Standards for Registered Housing Agencies

Victorian Charter of Human Rights and Responsibilities Act 2006

Victorian Housing Registrar Community Housing Regulatory Framework

7.2. Legislation

Australian Consumer Law

Housing Act 1983 (Vic)

Privacy Act 1988 (Cth)

Privacy and Data Protection Act 2014 (Vic)

Residential Tenancies Act 1997 (Vic)

Residential Tenancies Amendment Act 2018 (Vic)

Victorian Civil and Administrative Tribunal Act 1998 (Vic)

7.3. Wayss Related Policies and Documents

Client Feedback and Complaints Policy Client Privacy Policy Eligibility and Allocations Policy Income Based Rent Policy

8. Change History

Date	Version	Summary of changes	Approver
31/03/2023	1.0	Initial Draft	General Manager,
			Homelessness and
			Housing
24/04/2023	1.0	Draft Approved	CEO

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