

Fact Sheet

Rent Arrears

What are Rent Arrears?

Your Tenancy/Occupancy Agreement with the Association requires that at all times your rent is paid up a fortnight in advance. If at any time your rent is not paid up to a fortnight in advance, then your rent is in arrears, that is, rent arrears.

What happens if I fall behind in my rent?

Rent arrears are a serious matter and are a breach of your Tenancy/Occupancy Agreement.

If at any stage you are in financial difficulty and can't pay your rent, please advise your Housing Manager. They will know anyhow if your rent is in arrears as they closely monitor rents. The Association is committed to working with you to maintain your accommodation. So please contact your Housing Manager earlier rather than later so that payment arrangements can be made.

If your rent is in arrears we will request that you repay the arrears in full or enter into a agreement to repay by instalments within a specific timeframe.

What should I do if I fall behind in my rent?

You need to contact your Housing Manager immediately to discuss the problem.

It is possible to arrange to pay off the arrears by regular instalments?

Yes. We encourage you to talk to your Housing Manager. Make an appointment and sit down and talk to them about your financial position. Please be prepared to provide proof of your financial commitments so that a satisfactory repayment plan may be agreed.

The repayment Agreement sets the amount of rent arrears to be paid in addition to your normal fortnightly rent payment.

You will be encouraged to make repayments by either Centrelink Deductions or Bank Direct Debit from your account with a financial institution.

Rent Arrears—What you can expect.- Please don't go there!

- * **Rent 1 to 7 days overdue** - You will receive notice reminding you that your rent is overdue.
- * **Rent 8 to 14 days overdue** - You will be issued with a **Notice to Remedy** under your Tenancy/Occupancy Agreement requesting payment with 7 days.
- * **If payment not received in 7 days or entered into a payment contract** - You will be issued with a **Notice to Vacate** under your Tenancy/Occupancy Agreement giving you 14 days to vacate your premises.
- * **If you do not vacate within 14 days of the Notice to Vacate or entered into a payment contract** - If you signed a Tenancy Agreement the Association will have no option but to apply to the Residential Tenancies Tribunal for a termination and possession order. If you signed an Occupancy Agreement, the Association will have no option but to lock you out of your room. **Please, please don't go there!**

What if I leave owing a debt?

You still have an obligation to repay the debt owing to the Association. The Association will attempt to enter a repayment arrangement with you or take action through the Residential Tenancies Tribunal.

Note: If you leave owing a debt to the Association, you can not obtain any accommodation with the Association until your outstanding debt is paid in full.

What other help is there?

There are credit and debt counselling services available that the Association can refer you to if you need help in arranging your finances.