



ARREARS MANAGEMENT

SOUTHERN CROSS HOUSING FACT SHEET

RENT ARREARS

Rental Arrears occurs when rent is more than one day late. It is a condition of SCH's Residential Tenancy Agreement that tenants pay their rent on or before the due date. Consistent late payment of rent or failure to pay rent, may result in you not having access to SCH services such as a tenancy transfer or tenancy reinstatement. Tenants may also have their Residential Tenancy Agreement terminated.

NON – RENT ARREARS

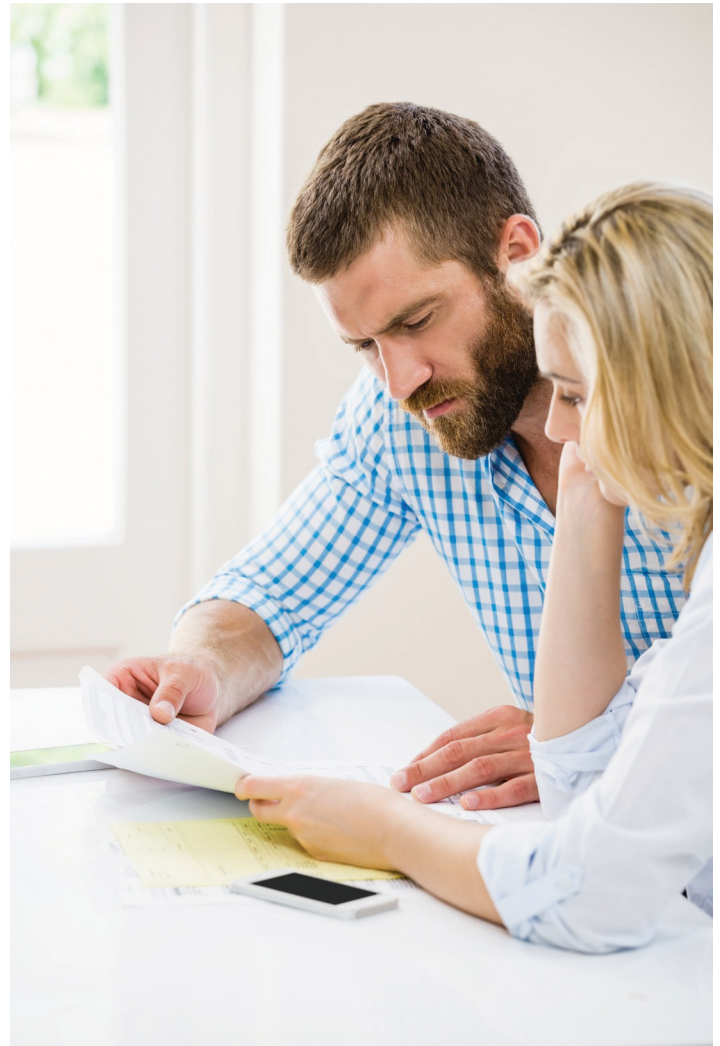
Non-rent charges include water usage, repair of damages, and other miscellaneous charges that relate to your tenancy agreement and/or debt owing from a former social housing tenancy.

EARLY INTERVENTION

SCH Housing Officers have a responsibility to ensure that you meet your rental obligations and part of this is monitoring rental payments. If you fall behind with your rent payments, contact your Housing Officer immediately to discuss possible options relating to payment plans.

I AM HAVING DIFFICULTY PAYING MY RENT

SCH understands that sometimes it is hard to pay bills, including rent. Where appropriate, SCH can refer tenants that are having difficulty paying their rent, to financial advisors and support services that can assist with managing financial commitments.





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AGREEING TO A PAYMENT PLAN

If you are finding it difficult to make rent or non-rent payments, or if you have a debt with SCH, you will be asked to enter into a payment plan to repay the debt. Generally, you will be asked to make a minimum repayment that is equivalent to one additional day's rebated rent per week until your total rent and non – rent debt is cleared.



LEAVING A SCH PROPERTY

When you leave your property, you will need to pay any money owing on rent and non-rent charges. SCH will deduct the outstanding non- rent charges from your bond if outstanding charges are not paid at the time that you move out. If the bond is not sufficient to recover all rent and non-rent amounts owing, SCH may apply to the NSW Civil and Administrative Tribunal (NCAT) to recover the debt. Any unpaid debt may be recorded against you in your housing record and could affect your ability to obtain future social housing.

FORMAL NCAT ACTION

Where SCH has been unable to contact the tenant or the tenant refuses to either repay the debt or to enter a repayment plan, SCH will apply to the NSW Civil and Administrative Tribunal (NCAT) for a Specific Performance Order (SPO) or an order to terminate the tenancy. SCH will only evict a tenant for arrears when alternative actions have been unsuccessful or a tenant frequently makes late payments.

WHAT IF I HAVE A PREVIOUS RENT ARREARS DEBT

Former tenants will not be eligible for social housing if they have an existing debt with any social housing provider. To clear your record, you will need to show that you are committed to repaying the debt by entering and complying with a payment plan for a minimum of 6 months.