



Rent Arrears – important information from Housing ACT

What are Rent Arrears?

When you fall behind with your rent payments, this represents rent arrears.

Housing ACT provides people on low incomes with the opportunity to rent affordable accommodation. Under the terms of the Tenancy Agreement rent is payable fortnightly in advance. This means that, when you make a payment weekly/fortnightly, your rent account shows a credit of two weeks rent.

What happens if I fall behind in my rent?

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

If you have rental arrears we will request that you repay the debt in full or enter into a agreement to repay by instalments.

The repayment Agreement is a legal contract which sets the amount of rent arrears to be paid in addition to your normal rent payment.

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?

Housing ACT's Debt Management Policy provides for a realistic repayment of arrears.

It is preferable to negotiate agreements face to face, however in some cases, an Agreement can be negotiated over the telephone. If this happens, you will be sent a copy of the Telephone Agreement confirming the agreed terms and conditions for repayment of the debt.

When an agreement is to be negotiated face-to-face, it would be helpful if you have proof of your financial commitments at hand.



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

See the Rent Payment Deductions Fact Sheet for more information.

What happens if I don't contact Housing ACT?

If you are in arrears and do not contact Housing ACT, then the following steps will occur:

- A notice will be sent, asking you to pay the arrears or contact Housing ACT to make repayment arrangements
- If you ignore this notification, a letter will be sent advising that Housing ACT may take legal action
- The legal action may involve your eviction from the property and recovery of the debt through the ACT Civil and Administrative Tribunal

See the Eviction Fact Sheet for more information.

What if I leave owing a debt?

You will have to repay the debt through Housing ACT's appointed debt collector, who will attempt to enter a repayment arrangement with you or take action through the ACT Civil and Administrative Tribunal.

Note: If you owe money to Housing ACT, you can still apply for public housing and, if you are eligible, be placed on the Applicants List. However, Housing ACT may decide not to offer you a home until the debt has been fully repaid.

What other help is there?

There are credit and debt counselling services available if you need help in arranging your finances.

They can help you find ways to repay the debt and advise on how much you can afford to repay each week.

Some of the organisations offering help are:

- Care Inc Financial Counselling Service 6257 1788
- St Vincent De Paul 6282 2722
- Salvation Army Moneycare 62473635
- Anglicare 6230 1775
- Woden Community Service 6282 2644

If you need more advice on the above organisations, please contact your Housing Manager.



You can also seek independent advice from Welfare Rights and Legal Centre. A telephone advice service operates each weekday (except Wednesdays) between 9.30am and 1.00pm. The Tenants Advice phone number is 6247 2177.

Further Information

For more information, contact your Housing Manager or telephone the Community Services Directorate on 133427.

For more assistance on Housing ACT matters, please telephone 133 427.

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