

Rental Arrears and Debt Management

Tenants are responsible for paying for their rent in full. Failure to pay rental may result in a tenancy being terminated.

Management of Rent Arrears

The aim of Women's Housing Ltd rental policy is to minimise the occurrence of arrears by prevention and early intervention. Early actions and clear communication with tenants will reduce the possibility of large arrears and loss of tenure.

Women's Housing Ltd approach to Managing Arrears

Women's Housing Ltd review rentals weekly. The purpose of regular weekly checks is to ensure that tenants maintain the agreement to pay rent in a timely manner. All tenants should be paid two weeks in advance.

Women's Housing Ltd will employ a number of strategies to assist tenants to manage rental arrears. This can include:

- Negotiating a Rental Arrears Repayment Plan with the tenant
- Referring the tenant to Independent Financial Counselling
- Entering into a Compliance Repayment Plan through VCAT

When the tenant is 7 days in arrears a reminder will be sent to tenant. This reminder will advise tenants that the next action may be to make application to the Victorian Civil Administrative Tribunal.

Tenants are encouraged to contact Women's Housing Ltd when experiencing financial difficulty so that a Rent Arrears Repayment Plan can be considered.

If the tenant remains in arrears after 14 days, and no agreement is in place or breaks the Rental Arrears Payment Plan an official Notice to Vacate as specified by the Residential Tenancies Act 1997 may be issued.

An Application will be made to VCAT. Once an Application is made and a hearing date set, then a hearing will be heard, allowing any agreement to a rental repayment plan made in the days leading up to the hearing, formalised by VCAT.

Where an Order of Possession is granted by VCAT and the tenant is unlikely to vacate the property by the due date, a Warrant of Possession will be purchased. At this stage, your tenancy will be terminated.

Should a tenant fall into arrears, it is important that a tenant contacts Women's Housing Ltd immediately so that a termination of the tenancy does not arise.

Women's Housing Ltd approach to Managing Arrears of Former Tenants

Women's Housing Ltd will negotiate a repayment plan with all former tenants that have any outstanding rental arrears at the conclusion of a tenancy. This may result in an application to VCAT. A minimum repayment amount will be calculated based on a person's capacity to pay off the debt.