

Managing Rental Arrears

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Document Information

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Revision History

Issue date	Version	Revision description
23/04/2019	2	This policy has been developed as an external facing document
20/12/2021	3	This policy has been updated with new terminology and RTA legislative changes

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1. Purpose

The purpose of this policy is to provide guidance to renters about the way Women's Housing Ltd (WHL) manages rental accounts, in particular the management of rental arrears. The aim of WHL's rental policy is to minimise the occurrence of arrears by prevention and early intervention. Early actions and clear communication with renters will reduce the possibility of large arrears and create stronger tenancy outcomes.

2. Statement of Commitment

WHL is committed to:

- Setting rents that balance affordability for renters and financial viability for WHL.
- Fairness and transparency in rent management and collection.
- Provision of clear and accessible information to renters about rental accounts.
- Assisting and supporting renters experiencing financial or other hardship.

3. Scope

This policy applies to all WHL renters and residents.

4. Policy

Renters are required to pay rent at regular scheduled times (as described in the Residential Tenancies Act 1997). Renters must always be paid up 2 weeks in advance. Renters can pay their rent via a direct deduction from their Centrelink income (Centrepay), direct debit from their bank accounts, or via a bank deposit. WHL does not accept cash payments, however, can supply renters with a payment book that can be used at the Commonwealth Bank.

5. Monitoring of Rental Accounts

WHL monitors rental accounts weekly. This action is performed by the Allocations and Rental Officer, who will correspond with renters about their payments.

6. Renter Communication

Renters may be contacted via SMS, telephone and/or mail to communicate rental arrears owing. Renters having trouble in paying their rent are asked to contact WHL immediately so that a payment plan can be arranged. Communication is important to ensure the best outcome.

Should a renter be more than 14 days in arrears and not subject to a rental agreement, WHL will make an application to the Victorian Civil and Administrative Tribunal (VCAT). WHL will attempt to contact the renter to advise them of the arrears. A letter with a copy of the rent statement will be provided to the renter so that the renter is clear about rental owing and what is required to remedy this situation.

7. Rental Arrears Agreement

Renters are advised that they can either pay the rental arrears in full or enter into a rental agreement to pay off the rental arrears owing. WHL may apply to VCAT seeking the repayment agreement to be formalised.

8. Victorian Civil and Administrative Tribunal

Should a renter fail to address the rental arrears, WHL will make an application to VCAT. WHL are committed to sustaining tenancies and will attempt to seek a resolution in the payment of rental arrears where possible. This relies on renters attending the hearing and demonstrating their commitment to meeting their rental obligations. Failure to do so will result in WHL seeking a Possession Order and subsequently a Warrant of Possession.

9. Hardship

In some circumstances, WHL can reduce rent to meet the needs of renters. Renters should refer to the 'Rental Hardship Policy' on the website for information about this.

10. Resources

- Chintaro renter notes
Chintaro Rental accounts
- WHL accounts
- WHL letters
- VCAT application forms

11. Relevant Legislation

- The Charter of Human Rights and Responsibilities Act 2006 (Vic)
- Residential Tenancies Act 1997 (Vic)
- Housing Act 1983 (Vic)
- Information Privacy Act 2000 (Vic)
- Privacy Act 1988 (Cth)