



Rent Arrears Policy

1. Policy

Uniting Vic Tas (Uniting) requires renters to pay their rent on time throughout their tenancy.

If a renter does not pay all or part of their rent by the due date, they are in 'rental arrears'.

In some cases, the renter may apply for relief due to hardship.

Uniting will:

- clearly explain to the renter the rent payable, and when it is payable.
- respond to changes in household circumstances to prevent undue hardship.
- support renters to rectify issues as early as possible when a tenancy is at risk.
- have consistent, fair, and accountable processes, and give renters information about processes that affect their tenancy.
- respond to matters in a person-centred and respectful way and consider any factors that may affect the safety or wellbeing of renters and their families.
- mitigate as far as possible negative effects of changes of rent policy on renters and households.
- meet our legal, regulatory, and contractual obligations.

Depending on the jurisdiction, in this policy:

In this document		Victoria	Tasmania
Renter	shall mean	Renter	Tenant
Rental	shall mean	Rental agreement	Tenancy agreement
agreement			
Relevant tribunal	shall mean	Victorian Civil Administration Tribunal (VCAT)	Residential Tenancy Commission (RTC)

2. Scope

This policy applies to Uniting's community housing tenancies.

3. Procedure

3.1. Renter obligations

A renter must:

- pay the agreed rent and any service charges in full and on time according to the rental agreement and should.
- help Uniting representatives to sustain the tenancy by:
 - o telling a Uniting representative if they may not be able to meet the

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requirements of the rental agreement.

- o responding promptly to a Uniting representative's request for contact
- o working with Uniting representatives to address rent arrears.

Uniting representatives will:

- refer to the <u>Sustaining tenancies policy</u>
- refer to the <u>Breach of tenancy policy</u>

3.2. Preventing rent arrears and sustaining tenancies

Uniting representatives will:

- at the start of a tenancy, provide renters with information about:
 - o the rent amount and how rent is calculated.
 - how to pay rent
 - what they should do if they fall behind in rent payments.
- monitor rental accounts weekly to identify potential rent arrears.
- refer to the working with support services policy.

3.3. Early intervention if rents go into arrears

Uniting representatives will:

- check Uniting has not agreed to defer arrears action.
- identify why rent arrears have occurred.
- check payment arrangements (e.g., has Centrepay been cancelled?)
- contact renters at the earliest opportunity to agree repayment of arrears.
- assess individual situations on a case-by-case basis.
- work closely with renters, and support services with the renter's consent, to sustain tenancies by managing rental arrears.
- develop written repayment plans, which in some cases will be ratified by the relevant tribunal, if required.
- maintain complete and accurate records.

3.4. Arrears of five days or more

Uniting representatives will:

- contact the renter via phone call, text/SMS, or email to advise that their rent account is behind and needs to be brought up to date with an additional payment.
- contact relevant support services to advise that the tenancy is at risk, and to develop supports to sustain the tenancy, as necessary.
- maintain complete and accurate records.

3.5. The renter is uncontactable or does not respond after the first attempt to contact the renter

If a renter cannot be contacted, or does not respond within 2 days of the first request to contact Uniting, Uniting representatives will:

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- check the renter has not notified an absence.
- send an arrears letter including a rent statement, by post, by hand, or email depending on the renter's preference stated by signing the consent to receive electronic communications.
- attempt to contact the renter by phone or text five days after delivery of the letter.
- maintain complete and accurate records.

3.6. Arrears are unpaid after 14 days or no repayment plan is in place Tenancy managers will:

- consult a Team Leader
- issue a Notice to Vacate (NTV) under the Act, and
- may begin the relevant tribunal's process to apply for possession of the property when the NTV expires and there is no payment or repayment agreement.
- refer to the Breach of tenancy policy
- maintain complete and accurate records.

3.7. Managing disputes

If arrears are disputed, the Uniting representatives will:

- review the account and payment details.
- check the account balance.
- update and provide the renter with a revised rent statement, if required
- refer the matter to the Senior Manager, if required

4. Legislation/Regulations

National

Age Discrimination Act 2004 (Cth)
Disability Discrimination Act 1992 (Cth)
Sex Discrimination Act 1984 (Cth)
National Rental Affordability Scheme Act 2008 (Cth)
National Rental Affordability Scheme Regulations 2020 (Cth)

Tasmania

Community Housing Providers National Law (Tasmania) Act 2013 (Tas) <u>Family Violence Act 2004 (Tas)</u>

Victoria

Housing Act 1983 (Vic) Residential Tenancies Act 1997 (Vic) Residential Tenancies Regulations 2021 (Vic) Equal Opportunity Act 2010 (Vic)

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Public Health and Wellbeing Act 2008 (Vic); Public Health and Wellbeing (Prescribed Accommodation) Regulations 2020 (Vic);

Noise (Residential) Accommodation Services; Environment Protection (Residential Noise) Regulations 2018 (Vic); Environment Protection Act 2017 (Vic); Environment Protection Regulations 2021 (Vic)

Family Violence Multi-Agency Risk Assessment and Management Framework (MARAM) Charter of Human rights

5. Related documents

Relief due to Hardship Policy Eligibility and Allocation Policy Changing Needs Policy Breach of Tenancy Policy Sustaining Tenancies Policy

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