



TMP 018

RENTAL ARREARS AND DEBT MANAGEMENT POLICY

VERSION	DATE REVIEWED	CHANGE SUMMARY
1.0	16 th October 2018	Megan Ward GM Operations
2.0	16 th June, 2020	Megan Ward GM Operations
3.0	16th June, 2022	Megan Ward GM Operations
4.0	24 th March, 2023	Add requirement to advise tenants of advocacy services

1. AUTHORISING AUTHORITY

The Board has delegated authority to the Chief Executive Officer (CEO) for approval of all operational policies, including this policy.

The Chief Operating Officer is responsible for administering this policy.

2. PURPOSE / BACKGROUND

This policy articulates how Community Housing Canberra (CHC) will effectively manage the collection of rental and non-rent arrears.

CHC aims to:

- take a proactive approach to debt management in a fair and consistent manner.
- support and assist tenants when financial support services may be required, and to
- negotiate where possible to ensure tenants remain in their homes and sustain their tenancy.

3. POLICY DETAIL

Identifying Arrears

- It is the tenant's responsibility as per the terms of the signed lease / occupancy agreement to pay rent/ non rent charges in full and on time.
- If a tenant is unable to meet the terms of the agreement, they should contact their tenancy officer to arrange a payment plan in the first instance.
- CHC in consultation with the tenant, provide a referral to an external organisation who may provide assistance depending on the circumstances.

Managing Arrears

If arrears are identified, tenants will be contacted to notify them of the arrears and to discuss options by:

- SMS (text message), generally at day 3 of the arrears occurring
- phone calls
- reminder letters, or
- home visits.

If a tenants rent and/ or non-rent account remain over eight (8) days in arrears a notice to remedy will be issued.

For accounts over fifteen (15) days in arrears a notice to vacate will be issued providing the tenant with twenty one (21) days to either vacate or pay all arrears in full.

All termination notices issued by CHC will contain information of relevant Tenant Advocacy Groups who may provide advice on the matter.

Upon expiry of the notice to vacate, if the debt remains in place an application to the ACT Civil and Administrative Tribunal (ACAT) will be lodged for a member to determine if the tenancy will continue.

Complaints and Appeals

Affordable housing applicants or tenants may lodge an appeal or make a complaint by following the CHC Complaints and Appeals Policy.