

FACT SHEET: Paying Your Rent

Under the *Residential Tenancies Act 2010*, you are required to pay your rent on time. If you do not pay your rent when it is due, you are in rent arrears.

HFHA believes that the house you live in is the most important thing for you to maintain. If you do not pay your rent, you put your tenancy with HFHA at risk.

We understand that sometimes events can happen that make it harder to pay your rent on time.

HFHA is committed to working with you to help you solve any rental arrears issues and to help you keep your tenancy on track.

If you do fall behind with your rent payments, contact your Housing Manager straight away to let them know.

If you do not make contact, your Housing Manager will contact you to discuss the situation. You will have the opportunity to repay your arrears or create a payment plan. Where you refuse to do so, HFHA may apply for a Specific Performance Order at the NSW Civil and Administrative Tribunal (NCAT) ordering you to pay your arrears and pay your rent on time.

The most important thing you can do is to contact your Housing Manager as soon as possible.

How can I pay my rent?

HFHA charges rent to tenants on a weekly basis. All tenants must be two weeks in advance at all times to comply with their Residential Tenancy Agreement.

Centrepay

Centrepay is our preferred way for tenants with Centrelink income to pay their rent and water charges. Centrepay is the easy way of paying your tenancy charges by having them deducted directly from your Centrelink payments and paid to HFHA.

Direct Deposit

Direct deposit is our preferred way for tenants who do not have Centrelink income to pay rent and water charges.

You can arrange a direct deposit from your bank account to pay us either weekly or fortnightly, so long as you are always two weeks in advance with your payments.

To set up a Direct Deposit through your bank, you will need our details as follows:

Account name: Habitat for Humanity

Bank Name:

BSB:

Account number:

Please use your tenant number as the reference number for your payment.

It is a good idea to make sure there is enough money in your account to cover the payment. This avoids overdraft fees from your bank. If you do get an overdraft fee, most banks can help you from having this occur again.

EFTPOS:

You can also choose to pay your rent by EFTPOS at the HFHA Office

Preventing Rent Arrears

Events such as school excursions, medical expenses, a mechanical issue with your car or an unexpectedly high electricity or phone bill may cause financial strain for you or your family. If this occurs, and you feel it may prevent you from paying your rent in full each fortnight, please contact your Housing Manager to discuss. Wherever possible, we will refer you to a financial advice service for information and support.

It is very important that you tell your Housing Manager if your income changes or any other person joins your household as this may affect the amount of rent you pay and your rental rebate.

Where can I get help if I can't pay my rent?

Contact your Housing Manager as soon as possible. HFHA will check that your rent payments are correct. The rent payment for your property is set according to the household income. Always let HFHA know if there has been a change in the number of people living with you or there has been a change in your income.

If you are experiencing financial difficulty or want assistance in repaying a debt, for example, credit card repayment or arrears, you can contact the **Credit and Debt Hotline on 1800 007 007**.

The Credit and Debt Hotline assists by providing:

- Detailed information and how to deal with financial difficulties
- Detailed information and how to deal with negotiating with creditors
- Legal advice and assistance
- Information about court processes in relation to debt collection
- Referrals to face-to-face financial counselling and information on how to prepare for a financial counselling appointment
- Information and referrals to other services
- Reassurance and perspective about financial matters

You may also be eligible for low interest loans to purchase white goods such as fridges or washing machines, or loans that give you or your family access to affordable computers and the internet. contact your Housing Manager for further information.

What will happen if I don't pay my rent?

It is your responsibility under the *Residential Tenancies Act 2010* to pay your rent on time.

If you are struggling to pay your rent or notice a mistake in your rent calculation it is important to let your Housing Manager know as soon as you can.

Contacting your Housing Manager early will mean we can work with you to look at a repayment plan as well as services and programs that will assist you to meet your rental payments.

If you do fall behind with your rent payments and don't make arrangements to start paying off the debt, HFHA will take action through the NSW Civil and Administrative Tribunal (NCAT) for a legal order for you to pay the outstanding



We build **strength, stability, and self-reliance** *through shelter.*

amount.

In serious cases, where HFHA has not been able to make contact with you or you have not made serious attempts to repay your debt, we will seek to terminate your tenancy.

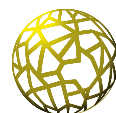
We do not want you to lose your home.

It is never too late to contact your Housing Manager if you are facing difficulties paying your rent. We can support you to get back on track.

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