# **Arrears Management Procedure**

### **Purpose**

Westside Housing Company Ltd (Westside) is committed to helping tenants to sustain their tenancies and will endeavour to ensure that tenants are encouraged to stay up to date with their rent and non-rent charges.

The purpose of this procedure is to provide a clear framework for the management of rent and non-rent arrears.

## Scope

This procedure extends to all properties owned or managed by Westside and applies to all staff involved in the management of arrears.

## **Principles**

Rent is required to be paid in advance, and bills to be paid on time in accordance with the Tenancy Agreement. Correct rent and non-rent payments enable Westside to maintain financial viability to continue to deliver quality housing services.

### Westside will ensure:

- All arrears management strategies are developed and managed in accordance with the Residential Tenancies Act 1995.
- If a tenant is facing financial difficulty Westside will seek to negotiate a payment arrangement.
  Westside can also assist the tenant seek financial counselling if required.
- That we are be pro-active in monitoring and managing both rent and non-rent arrears. Early intervention action is crucial in keeping arrears under control, otherwise tenants may accrue arrears they cannot repay, which could ultimately lead to the loss of their housing.

- That we will always be respectful, honest and helpful in responding to the tenant about arrears. We will be sensitive to a tenant's circumstances but will enforce our responsibilities within our procedures the legal framework of the Residential Tenancies Act 1995.
- That we will take care to maintain confidentiality and protect the privacy of tenants when handling arrears.
- That we may, overtime, implement incentive programs to encourage tenants to stay up to date with their rent, water and other non-rent charges.

### Procedure

### Arrears management

Westside will monitor and action tenant arrears, both rent and non-rent daily through Westside's tenancy management system, Chintaro. When a tenant's account falls into arrears or water charges and/or debts remain unpaid, the tenant will be contacted by Westside to try to resolve the issue and to before arrears becoming large and unmanageable.

Westside's arrears management process will vary based on the individual tenant and their situation. Actions may include:

- Requesting lump sum payment/s
- Negotiating an payment plan with the tenant
- Referring the tenant to financial counselling and/or support services
- Taking action through the South Australian Civil and Administration Tribunal (SACAT) for formal payment arrangement and/or eviction proceedings.



## **Arrears Management Procedure**

To help tenant meet their financial responsibilities by maintain their rent and non-rent payments, Westside will:

- Keep tenants informed and :notifying them when they fall into arrears
- Discussing arrears with tenants when attending property inspections
- Providing rent statements when requested by a
- Undertaking regular rent reviews in line with the **Tenancy Agreement**
- Undertaking a rent review when advised tenants of a change in circumstance

Westside uses a sustaining tenancies approach to encourage tenants to maintain their rent and non rent payments and to contact Westside in the event of any problems they may face with making a payment on time.

#### Westside will:

- Advise tenants at the tenancy sign-up and at other key contact points of the importance of meeting their responsibility for payment of rent and nonrent charges in full
- Provide flexible and efficient payment options
- Provide tenants with a Tenant Handbook outlining key points of their tenancy, including their Tenancy Officer's contact details to enable them to discuss their rent or other tenancy charges;
- Where appropriate, refer tenants to other agencies that provide a range of financial support and services
- Assist tenants to apply for relevant concessions, i.e. SA Water concessions
- Promote services, including anti-poverty services available through Westside, i.e. NILS Loans, grants available such as Kids Take Part and the Westside Tool Library

### Need advice?

If you need help or advice about your tenancy, speak to your Teanncy Officer or use to the contact details below:

### Translation and Interpretation Service (TIS)

w: https://www.tisnational.gov.au

Ph: 131 450

### Rent Right SA

w: https://www.syc.net.au/home/rentrightsa/

Ph: 1800 060 462

#### **Advice and Bonds**

W: http://www.sacat.sa.gov.au/ Ph: 1800 723 767 or 8204 9544

## Contact details 8155 6070

admin@westsidehousing.org.au

w: www.westsidehousing.org.au f

/creatinghomesconnectingpeople

478 Port Road

West Hindmarsh SA 5007

Office hours: Mon-Fri 9am-4pm

ABN: 98 634 977 | RLA: 297313

