

Rent Management & Hardship Policy

Purpose

The purpose of this policy is to ensure that residents are assisted in maintaining their housing with St Kilda Community Housing (SCH) in the long term whilst ensuring that SCH is not exposed to undue financial risk through the non-payment of rents.

Scope

This policy applies to all tenancies in properties managed or owned by SCH.

Policy Statement

A consistent approach to the management of rent arrears is crucial in assisting residents maintain stable housing.

In dealing with rent arrears, SCH will do so according to the following principles:

- The process is fair, transparent and consistent.
- Communication of arrears is clear and provided in different formats.
- Residents receive early advice of their rental arrears.
- Residents are informed of rental repayment agreements.
- Residents are advised of hardship provisions, where applicable
- Compliance with all contractual, legal and regulatory obligations
- Eviction only occurs as a last resort when all other avenues for repayment of rent arrears have been exhausted.

Rent Payment

SCH offers residents several ways by which they can pay their rent, including:

- Direct debit through Centrepay
- Direct debit through the resident's own bank or through State Trustees, if applicable
- Payment through the SCH pay-in books.

SCH does not accept cash payments.

SCH does not charge residents a bond as this may result in financial hardship.

SCH does not charge for keys or electronic access cards however residents may be charged for lost keys or cards.

Residents have a right to receive a receipt for their rent payments. SCH must provide receipts within 5 business days of receiving the request.

SCH expects residents to pay their rent at all times, even if they are not occupying the room but have not terminated their residency. For example, residents who go away on holiday must still pay their rent.

Rent in Advance

It is a requirement that rent must be always paid and maintained one week in advance.

However, in cases of financial hardship, this requirement may be waived by the CEO and a financial repayment plan may be negotiated.

Managing Arrears

SCH manages rent arrears at weekly meetings with the Housing Managers and other staff. At these meetings, an arrears report is generated from the CHINTARO database. When a resident falls more than 7 days in arrears, they will receive a Notice to vacate and a letter from their Housing Manager advising them of the arrears. Residents are given 7 days to respond. When a resident falls more than 7 days in arrears, they will receive a Notice to

vacate and a letter from their Housing Manager advising them of the arrears. Residents are given 7 days to respond. When residents are issued with a Notice to Vacate SCH will also provide them with details of the VCAT process.

Housing Managers will negotiate with residents to either pay the arrears in full or undertake a repayment plan to ensure the arrears are paid off.

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If a resident still refuses to pay rent or enter into a repayment agreement or does not respond to all attempts to negotiate on the part of the Housing Managers, then SCH will make an application to VCAT for a possession order.

At all times residents are informed by their Housing Manager that if they pay rent and/or enter into a repayment agreement then SCH will not proceed at VCAT for possession but may still seek for a compliance order.

SCH will only purchase a warrant of possession where the resident does not respond to any of the steps above. The purchase of a warrant of possession must be authorised by the CEO.

Hardship Provisions

Where a resident is unable to pay their rent due to sudden and unforeseen circumstances – such as a loss of employment or an error in their payments from Centrelink then SCH will support the resident to maintain their housing.

A resident must inform their Housing Manager as soon as their circumstances change, and a payment plan can be negotiated. Residents who receive assistance from support services are strongly encouraged to involve their support worker in this process.

SCH will not waive rent – except under exceptional circumstances and as directed by the CEO. However, SCH will negotiate repayment plans that ensure the resident is able to manage both their changed circumstances and their housing in the long term.

Related Policies

Rent Setting Policy

Legislation and Standards

Residential Tenancies Act 1997 (Vic)

Version control

Version No	6.0	Review frequency	3 years
Date	February 2024	Next review	February 2027