

Paying Your Rent

Tenant requirements

Under the *NSW Residential Tenancies Act 2010*, you are required to pay your rent on time.

In line with the Women's Housing Company (WHC) Rent Policy, you are required to keep your rent account paid two weeks in advance.

We understand that life events can happen, which may make it difficult to pay your rent on time. However, if you do not pay your rent when it is due, your rent account will be in arrears, which may put your tenancy at risk.

We are committed to assisting you to meet your tenancy obligation to pay rent and to resolve any rent arrears issues, which will keep your tenancy on the right track.

Payment methods

We offer the following ways to pay your rent:

- Centrepay
- Direct deposit from your bank account
- Deposit at Commonwealth bank branch

Centrepay

If you receive a benefit or pension from Centrelink, you can authorise Centrelink to deduct your rent from your benefit each week or fortnight and pay your rent into our bank account. Centrelink will then deposit the balance of your benefit into your nominated bank account.

This is a free service and ensures your rent is paid automatically. You can provide consent for your Tenancy Manager to set up this arrangement on your behalf.



Direct Deposit or Online Banking

You can set up an arrangement with your bank or financial institution to make regular automatic transfers to the WHC bank account.

You will need the following details:

Account Name: Women's Housing Company

BSB: 062-033 **Account:** 00901605

Payment Reference: Your Tenant Number

Online or Internet banking transfers are free. Your bank may charge a fee to set up a regular transfer over the counter – ask them first.

To avoid overdraft fees from your bank, you should ensure there is enough money in your bank account to cover the rent payment.

Deposit at Commonwealth bank

You can pay into our bank account at any Commonwealth Bank branch.

At the start of your tenancy, we provide you with a bank deposit book, which contains our bank account details and your Tenant Number, which must be used as the payment reference.



What if I can't pay my rent?

If you have unexpected expenses, such as medical bills, or high electricity or phone bills, and you are concerned this might prevent you from paying your rent in full or on time, please contact your Tenancy Manager to talk about it.

Contacting your Tenancy Manager quickly will help with finding a way to prevent rent arrears from growing and clear the debt.

We will check your rent charges and payments to ensure these are correct. Your Tenancy Manager will negotiate a repayment plan that you can afford, to resolve rent arrears over a reasonable time period.

Where appropriate, we may refer you to a financial advice service for information and support. You may also be eligible for low interest loans to purchase white goods (e.g. fridge, washing machine) or loans for affordable computers and internet access.

If you are experiencing financial difficulty or want assistance in repaying a debt, such as credit card or rent arrears, you can contact the **National Debt Hotline on 1800 007 007** for free confidential advice from professional financial counsellors.

What if I don't pay my rent?

If you do fall behind with your rent payments, and you do not arrange to start repaying the debt, you put your tenancy at risk.

We do not want you to lose your home.

We act promptly to address rent arrears so that debts do not grow to an overwhelming level.

In the first instance, your Tenancy Manager will contact you to discuss the situation, with the aim of understanding any barriers to paying your rent. She will make referrals to appropriate support services and negotiate an affordable repayment plan.

However, where these approaches are unsuccessful, we may need to take action through the NSW Civil and Administrative Tribunal (NCAT) for a legal order for you to pay the outstanding amount.

In serious or repeated cases, where we have not been able to make contact with you or you have not attempted to repay your debt, we will take action in accordance with the *NSW Residential Tenancies Act 2010* to terminate your tenancy and take possession of your home.

It is never too late to contact your Tenancy Manager if you are experiencing problems paying your rent.

