

Rental Arrears Policy

Purpose

This policy outlines how CatholicCare Victoria Housing Ltd (CCVH) manages the recovery of rental arrears.

For CCVH's approach to the recovery of charges relating to property see the *Maintenance Charges and Recovery Policy*.

Scope

This policy applies to all tenancies and former tenancies managed by CCVH.

This policy applies to both residential rental agreements (rental agreements) and rooming house agreements. Unless stated otherwise, references to "renters", "tenancies" and "rental agreements" also applies to rooming house residents.

Policy Statement

Guiding Principles

CCVH is committed to:

- Meeting our contractual, legal and regulatory duties
- Helping renters understand their rights and responsibilities in their rental agreement
- Providing accurate and timely information to renters regarding their rent and other debt accounts
- Giving due consideration to human rights and considering the impact of any decisions we make under the *Charter of Human Rights and Responsibilities 2006*
- Addressing issues early to keep rent arrears at a minimum and prevent eviction
- Providing renters with the opportunity to negotiate payment plans if they are unable to pay rent arrears in full
- Engaging with support, advocacy, and legal services to help renters who are experiencing financial difficulties to maintain their tenancy
- Taking reasonable steps to enable the renter to address rent arrears before seeking an order of possession or proceeding with eviction, including referrals to financial counselling
- Only proceeding with eviction as a last resort.

Managing Rent Arrears

CCVH requires renters to pay their rent on time and in advance at the commencement of and throughout their tenancy. Failure to recover rent and other charges impacts on the ability of CCVH to maintain our properties, deliver services and develop new housing supply.

At the commencement of a tenancy, CCVH provides information on the weekly rent payment amount. The weekly rent payment amount includes the rebated rent calculation

plus any applicable service charges (see *Rent Setting Policy*).

CCVH also provides renters with information on how to make a rent payment and how to contact CCVH if a payment may be late. Renters can request an account statement at any time that shows the date of payments made, amounts paid, and details of any amount owed to CCVH.

CCVH monitors rent accounts and if it falls into arrears, the renter will be contacted as soon as possible to try to resolve the issue and to prevent the arrears amount from increasing.

If the arrears remain unpaid, CCVH may use different strategies to recover the debt depending on the circumstances of the household. These strategies may include:

- Referring to an external support service and/or financial counselling.
- Negotiating a repayment agreement.
- Requesting a lump sum payment.
- Issuing a notice to vacate and applying for an order through the *Victorian Civil and Administrative Tribunal (VCAT)* where arrears have remained unpaid for more than 14 days under a rental agreement and 7 days for a rooming house agreement,
- If a renter has provided consent for CCVH to contact their support worker, CCVH will attempt to make contact prior to serving any notice,
- Terminating a tenancy where we have tried all other options and the arrears remains unpaid (See *End of Tenancy Policy*),
- Making a claim against the bond if the tenancy is ended and there are outstanding arrears owing (see *End of Tenancy Policy*).
- CCVH recognises that there are circumstances where a household may not be able to pay their full weekly rent amount, see *Financial Hardship* and *Temporary Absence Policy*.

Related Information

- CCVH Sustainable Tenancies Policy
- CCVH Financial Hardship and Temporary Absence Policy
- CCVH Rent Setting Policy
- CCVH Allocations Policy
- CCVH Maintenance Charges and Recovery Policy
- CCVH End of Tenancy Policy
- Housing Act 1983 (Vic)
- Residential Tenancies Act 2021 (Vic)
- Victorian Housing Registrar Performance Standard 1 (Tenant and housing services)

Transparency and Accessibility

This policy will be publicly available on our website.

Version Control

Version	#1	Review frequency	Approved: June 2023 Next Review: June 2025
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