

RENTAL ARREARS POLICY

1. PURPOSE

The purpose of this policy is to:

- a. Explain how Women's Property Initiatives (WPI) supports and responds to renters to prevent and manage rent arrears.
- b. Ensure renters are provided with timely, fair, and transparent processes to address rent arrears.

2. SCOPE

This policy applies to all renters who live in long-term rental properties owned or managed by WPI.

3. POLICY STATEMENT

3.1 Overview

WPI sets rents at affordable levels in line with WPI's Rent Setting Policy. Please refer to this policy to understand how rent is charged.

WPI staff will contact any renter when rent payments are late or when rent arrears are accrued on rent account. WPI do this because rent arrears can put a tenancy at risk and by engaging early with a renter, we can prevent this risk occurring.

When we engage with a renter it helps us understand individual circumstances that are happening that may be causing late payments or rent arrears. We can help if we know what is happening and can connect renters to support services or financial counselling.

We encourage renters to contact us if a rent payment is going to be late or unable to be made.

3.2 Principles

When dealing with rent arrears, WPI staff will ensure that:

- a. Renters are provided with timely and accurate information regarding their rent and other debts related to their tenancy.
- b. We will not be judgemental; we value open and honest discussion about individual circumstances. This information helps us to understand what is occurring and how we can help. We will treat this information confidentially.
- c. We will be consistent, fair, transparent and accountable and renters will be provided with information about the processes and every action that WPI will take to resolve the rent arrears.
- d. We contact renters as early as possible to keep rent arrears at a minimum and support renters to sustain their tenancies.
- e. All our actions are taken to avoid tenancies being at risk.
- f. If rental arrears are due to family violence occurring our approach will be one that places the safety of our renter at the center of our response.
- g. Our renters understand that eviction is a measure of last resort and occurs when renters do not engage with us and/or continue to accrue rent arrears.
- h. At all times we will consider the human rights of renters that may be impacted by the decision to end a tenancy through eviction.

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- i. All our actions will follow legal, regulatory, and contractual duties.

4. MANAGING RENT ARREARS

WPI aims to support all renters to meet their rent payment obligations in a way that minimises rent arrears and supports renters to sustain their tenancies.

At the commencement of a tenancy, WPI staff will provide renters with information on the weekly rent payment amount and any service charge applicable (see WPI's Rent Setting Policy). Renters are also provided information on how to make a rent payment, when rent is due and how to contact WPI if there are any issues making a required payment by the date it is due.

Rent accounts are monitored on a weekly basis to enable prompt identification of rent arrears.

In the first instance, if rent is late and where there are less than 14 days in rent owing and the renter has not contacted us, we will contact renters directly and provide a reminder. We will do this by calling renters first, but we may also use other communication methods, including:

- Letter
- SMS
- Email

4.2 Repayment Agreements

WPI will always offer renters repayment arrangements. This arrangement can be to pay the rent arrears in full or enter into a repayment agreement to pay off the arrears in a timely and sustainable manner. Once an agreement is made, renters are provided with a signed agreement, including a repayment schedule and a final payment date.

If renters fail to comply with the terms of the repayment agreement, WPI will contact the renter/s and will consider options for escalating repayment actions.

4.3 Notices to Vacate

Where an agreement cannot be reached, or renters are not responding to our early engagement and rent unpaid exceeds 14 days in arrears, WPI will issue a Notice to Vacate in relation to the unpaid arrears.

This does not mean that renters need to vacate their home, it means that we are seeking the renter to resolve the rent arrears within 14 days. This can be resolved by paying the rent arrears in full or by making an agreement with WPI for a rent arrears repayment plan.

When we send a Notice to Vacate to renters, **we will always** include information on legal services that are available to support renters.

4.4 Applications for VCAT

At the expiry of the Notice to Vacate, if there is no agreement in place to repay the rent arrears or an agreement has been made but the renter has not paid in accordance to the agreement. WPI may begin the Victorian Civil and Administrative Tribunal (VCAT) process to apply for a Possession Order and Warrant of Possession in line with the Ending Tenancies Policy.

WPI will continue to attempt to contact the renter/s following the issuing of a Notice to Vacate and the application to VCAT and seek to enter into a repayment agreement. Repayment agreements may be lodged with VCAT, and a repayment amount may become the subject of a VCAT order.

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If arrears remain at the end of a tenancy, WPI will seek to claim compensation for arrears from bond money held by the Residential Tenancies Bond Authority and/or a compensation order via VCAT.

4.5 Financial Hardship

WPI recognises that there are circumstances where a household may face difficulties that lead to non-payment of rent, these circumstances will be assessed on a case-by-case basis in line with WPI's Financial Hardship Policy. If late payments or rent arrears have occurred because of financial hardship, we will inform the renter about the Financial Hardship Policy that we have in place and how we can reduce rent for a period of time, if the renter is eligible.

When funds are available, WPI also has a Renter Financial Fund to support renters who may need financial assistance. Renters can ask their Tenancy and Property Manager for more information on this.

4.6 Support Services

When responding to arrears, staff will assess what appropriate support services may be helpful in assisting renters to remedy their arrears and sustain their tenancy.

This will always include Community Legal Centres but may also include -

- Specialist tenancy support and advocacy services.
- Financial counselling services.
- Community based mental health services; or
- Disability support services.

A list of relevant services and their contact details will be provided to renters.

4.7 Disputed Arrears

If a renter disputes that their rental account is in arrears, WPI will:

- Review the account, taking into consideration any information provided by the renter.
- Provide the renter with a rent account statement outlining rental charges and payments.
- Offer to meet with the renter to discuss the account.

5. Definitions

Notice to Vacate:	A legal notice notifying the renter that the rental provider wants to end the rental agreement.
Possession Order:	An order from VCAT granting the landlord the right to regain possession of the property.
Rent Arrears:	Unpaid rent owed to the rental provider.
VCAT:	Victorian Civil and Administrative Tribunal, handling rental disputes.
Warrant of Possession:	A document authorizing the police to evict renters from a property.

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6. Relevant Documents

Rent Setting Policy

Financial Hardship Policy

Ending Tenancies Policy

7. Relevant Legislation

This policy aligns with:

Residential Tenancies Act 1997 (Vic)

Housing Act 1983 (Vic)

Charter of Human Rights and Responsibilities Act 2006 (Vic)

8. Review and Version Control

Performance Standard	Tenancy management	Version	1.0
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Approver	CEO	Scheduled Review Date	4 December 2027
Reviewer Responsible	Housing Services Manager		