



RENT AND WATER ARREARS FACTSHEET



April 2020

PAYING YOUR RENT AND WATER BILLS

All customers are required to pay rent and water charges. If you are late with your rent or water charges, your account will be in **arrears**. This means you are in breach of your tenancy agreement with us. This could lead to you having to move out of your home.

Our goal is to support you to maintain your tenancy and this factsheet will help you understand what you need to do to remain in your home.

How will I know if I am in arrears?

We will always let you know if you are behind in your rent or water charges. We will write to you, talk to you on the phone, visit you at your home or notify you via electronic means.

You can also check your rent statement or phone your Customer Account Officer and ask them to check your account.

How can I pay my arrears?

We work with you to customise a payment plan. You can pay by the following methods:

- **Centrepay:** If you are on Centrelink payments, you can choose to have your rent amount deducted from your Centrelink payments and paid directly to us.
- **BPAY:** You can pay your rent and water charges online using the BPAY details displayed on the front of your rent and water bill letters
- **Over the Phone:** Call us on **(02) 9722 4300** and we will take your payment over the phone – all you need is your bank card
- **Scheduled Payments:** Schedule payments are easy to set up with your bank – all you need to do is provide the bank with Hume's banking details displayed on your rent and water bill letters

What if I am having difficulties managing my money?

We understand that people's financial circumstances can change.

If you are having problems meeting your payments, it is important that you contact us as soon as possible.

We want to support you to keep your home. We work with you to customise a repayment plan and to seek support from financial counselling or another agency.

What if my household circumstances have changed?

It is very important that you tell us if your income changes or someone joins or leave your household as this may affect the amount of rent you pay.

What will happen if I am in arrears?

If you talk to us and you make a commitment to catching up on your payments, we will work with you to help you get your payments back on track.

How much will I need to pay back on a repayment plan?

If you enter a repayment plan with us, you will agree to paying an extra amount each week or fortnight that is manageable. This extra amount will apply until you have paid your arrears in full.

What if I can't afford to pay the extra amount?

If you are unable to afford the proposed repayment amount and can demonstrate why it is unaffordable, we may consider a smaller amount to match your circumstances.

HAVING PROBLEMS PAYING YOUR BILLS?

Call us and we can work
together on a solution.

(02) 9722 4300



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What happens if I don't pay my arrears?

If you do not contact us to make an arrangement to catch up on your missed payments, we will issue a Notice of Termination.

Notice of Termination

Issuing a Notice of Termination is a very serious step. It does not mean that you must leave your home however you must contact your Customer Account Officer as soon as possible.

If we do not hear from you, we will make an application to the NSW Civil and Administrative Tribunal (NCAT) to resolve the matter by applying for a **Specific Performance Order**.

If you receive a notice from the NCAT to attend a hearing, you should contact your Customer Account Officer as soon as possible to talk about the problem.

You should also attend this hearing in person. If you don't attend, the NCAT might make orders without hearing your side of the story. You can bring a friend or advocate with you.

Specific Performance Order

A **Specific Performance Order** means that we are giving you an opportunity to correct a breach of your tenancy agreement. This usually means that we are asking for orders that you pay your rent or water charges on time and that you repay any arrears.

You can talk to us right up until the time of the hearing to negotiate an arrangement that is affordable for you and an amount that will mean your arrears will be repaid within a reasonable timeframe.

If we have not been able to resolve your arrears or you do not comply with the terms of a Specific Performance Order we may have no choice but to proceed with action to end your tenancy.

Orders of Termination and Possession

Orders of Termination and Possession mean that we are asking that your tenancy with us is legally ending. The NCAT will order that you move out of your home on a certain date.

If you do not move out of the property by the date on the possession order, we will apply for a **Warrant of Possession** for the NSW Sheriff's Office to evict you.

If you receive a notice from the NCAT about Orders of Termination and Possession, it is very important that you contact your Neighbourhood Officer as soon as possible. This may be your last opportunity to save your tenancy.

Where can I go for more advice?

We want to support you to keep your home. It is important that you continue to talk to us about any difficulties you may have with your tenancy or in paying your rent.

The Office of Fair Trading can give you advice about your tenancy rights and obligations, about how the NCAT works, and **can** help you find an advocate.

You can visit the Office of Fair Trading's website at www.fairtrading.nsw.gov.au or call them on **13 32 20**.

More information

We are here to support you.

If you have any queries about rent and water charges, please call our Customer Service Team on **(02) 9722 4300** or email us at hume@humehousing.com.au.

NEED TRANSLATION?

If you have difficulty understanding English or require an interpreter, please call the Translating and Interpreting Services on **131 450**, and they will contact Hume for you at no cost.