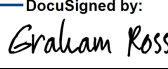




TENANT HOUSING SERVICES

RENT ARREARS AND COLLECTION POLICY

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APPROVAL	
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1. PURPOSE

This policy outlines Cornerstone Housing Limited (Cornerstone) responsibility in managing rent arrears and collection, in accordance with relevant government policies and regulations.

2. LEGISLATION AND OTHER POLICIES

2.1. Cornerstone will comply with the following legislation (as amended):

- Residential Tenancies Act 1995
- Residential Tenancies Regulations 2010

2.2. Cornerstone will comply with the following policies (as amended):

- Community Housing Core Operating Policies and Procedures
- Tenancy Cessation Policy (THSX011)
- Eligibility, Applications & Allocations Policy (THSX005)
- Privacy Policy (PROX001-26)

3. POLICY STATEMENT

- 3.1. In accordance with the Residential Tenancy Agreement, tenants are legally responsible for ensuring their rent is paid in full, 14 days in advance. The person listed on the lease agreement is responsible for the rent being paid in full on time, regardless of who else is living at the property.
- 3.2. Cornerstone will take a fair and consistent approach when dealing with rent arrears. Cornerstone staff will work proactively with tenants to address any underlying issues impacting on their tenancies to ensure that where possible tenants do not lose their property through non-payment of rent.

4. RENTAL PAYMENTS

- 4.1. Cornerstone will offer a range of rent payment methods as to not disadvantage any one person.
- 4.2. The range of payment methods that are currently available include:
- Centrepay
 - BPay
 - Electronic Funds Transfer
 - Cash payments or Money Order made direct at Cornerstone's office
 - Bank Cheque
- 4.3. If the tenant pays cash or money order at the Cornerstone office, a receipt will be issued to the tenant immediately.

5. RENTAL ARREARS

5.1. Responsibilities

5.1.1 Cornerstone will

- Ensure that all tenants are treated equitably with respect to management of rent arrears
- Ensure that prompt and effective action to remedy rent arrears is taken
- Be respectful, honest, and helpful in our response to the tenant



- Be sensitive to a tenant's circumstances but enforce their responsibilities
- Take care to maintain confidentiality and protect privacy
- Recognise the support agency's interest in finding alternative options to address tenant's arrears situations
- Treat joint tenancies (two or more people on the same lease) as one payment
- Consider an eviction as a last resort to resolve rent arrears.

5.1.2 Tenants must pay rent for the full fortnight in advance as per their Residential Tenancy Agreement and the Residential Tenancies Act 1995.

5.1.3 In the event that a tenant is under the guardianship of the Public Trustee/Lawyer, any communications regarding rent arrears must be communicated with the Public Trustee/Lawyer in addition to the tenant. If the tenant has a Support Worker and where the tenant has provided permission, all communications regarding rent arrears will also be communicated with all parties.

5.2. Recording of Rent Arrears

5.2.1 Cornerstone will produce rent records in a format acceptable to the South Australia Civil and Administrative Tribunal (SACAT)

5.2.2 Decisions about actions to be taken in relation to rent arrears must be made based on evidence.

5.3. Reporting of Rent Arrears

5.3.1 All documentation concerning rent arrears will be prepared and reported monthly to the Cornerstone executive containing the following;

- Details of tenants in arrears
- The amount of overdue rent for each tenant, and the group
- The number of weeks/days overdue rent for each tenant
- Information on the action taken against each tenancy
- Details of payment arrangements made with tenants, either voluntarily or enforced by SACAT.

5.4. Action against Rent Arrears

5.4.1 If a tenant accumulates a rent arrears amount greater than 14 days a 'Form 2 Notice by Landlord to Remedy Breach of Agreement – Notice of Termination' will be issued immediately

5.4.2 If the tenant fails to pay the total rent owed or fails to contact Cornerstone to make suitable arrangements by the deadline stated in the Form 2, Cornerstone will make an application to SACAT to request either an order for a payment plan or vacant possession of the property.

5.4.3 Consideration of the tenancy history must be given when deciding what order to seek from SACAT.

6. VERSION CONTROL

<i>Revision</i>	<i>Comment</i>	<i>Date</i>
1.0	New Policy	10/11/2020