Arrears & Debt Management Policy (QLD)

1. Purpose

To define HOME in PLACE (Queensland) Limited (HOME in PLACE QLD)'s approach to the management of debt incurred by tenants and former tenants.

2. Scope

This policy applies to current and former HOME in PLACE QLD tenants.

This policy applies to HOME in PLACE entities. References to HOME in PLACE in this policy refer to all HOME in PLACE companies unless specified otherwise.

The policy applies to all workers, directors and members of HOME in PLACE decision-making committees and advisory bodies. The policy applies to third parties engaged to carry out activities on behalf of HOME in PLACE if stipulated by agreements.

3. Policy Statement

HOME in PLACE QLD is committed to providing social and affordable housing. HOME in PLACE QLD is able to apply and recover tenancy related charges in accordance with the provisions of the Residential Tenancies & Rooming Accommodation Act 2008 (QLD). HOME in PLACE QLD understand there are competing demands upon families to meet their commitments, however, the payment of rent and non-rent charges should be considered a priority. HOME in PLACE QLD will manage the recovery of rent and non-rent arrears with privacy and sensitivity.

By implementing this policy HOME in PLACE QLD can:

- Have an effective arrears and debt management process;
- Minimise the risk to terminations of tenancies resulting from arrears and debts; and
- Assist tenant to sustain their tenancy and prevent homelessness.

Guiding Principles

HOME in PLACE QLD will:

- Adopt an early intervention approach to mitigate the risks of arrears and debt;
- Inform tenants of their legal obligations to pay rent, rent arrears and debt;
- Make referrals to support services to assist tenants that are experiencing financial difficulties; and
- Comply with the requirements of the Residential Tenancies & Rooming Accommodation Act 2008 (QLD).

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Managing arrears & debt

Tenants have a legal obligation to pay their tenancy charges. Former tenants have an obligation to pay all debt outstanding at the end of their tenancy.

5.1 Advising current tenants of arrears on their tenancy accounts

HOME in PLACE QLD may contact tenant in writing, by phone, SMS or by visiting them at their property if their accounts fall into arrears. HOME in PLACE QLD will respond quickly to inform tenants of arrears to prevent the debt from escalating.

5.2 Managing current accounts in arrears

HOME in PLACE QLD expects all outstanding debts to be repaid and will, in the first instance, ask that all outstanding monies be paid in full.

If a tenant is experiencing difficulties that affects their ability to pay in full, HOME in PLACE QLD may accept a repayment arrangement by entering into a payment plan with the tenant, tenants will be asked to provide information on their financial situation prior to entering into a repayment plan. HOME in PLACE QLD may also refer a tenant to financial or other support services that can assist them to manage their finances or address other barriers affecting their ability to pay rent and other tenancy charges.

If a reasonable repayment arrangement cannot be negotiated, or a tenant fails to meet the agreement, HOME in PLACE QLD may take action in the Queensland Civil & Administrative Tribunal (QCAT). Where arrears remain unpaid for 14 days or more, a Notice to Leave may be issued.

5.3 Managing Arrears and Debt of Former Tenants

When a tenant vacates a HOME in PLACE QLD property, the rent and non-rent accounts will be reconciled, and former tenants will be advised of any credits or debits on their accounts. To ensure former tenants receive any credits, it is important they provide a forwarding address and telephone number to HOME in PLACE QLD.

Former tenants are expected to pay all outstanding debts, HOME in PLACE QLD will work with former tenants to ensure that debts are repaid. If debts remain unpaid HOME in PLACE QLD reserves, it’s right to make application to the QCAT.

Former tenants will be made aware that a debt with a social housing provider can impact on any future applications for housing assistance.

Review of Decisions

If a tenant disputes the arrears or debt claims by HOME in PLACE QLD, they should first discuss this with a Tenancy Relations Officer. If a tenant is still dissatisfied, they can ask for a review of the claim. The QCAT also hears matters relating to arrears and debt.

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4. Definitions and Acronyms Glossary

For clarification of any definitions or acronyms contained within this document, please click on the Glossary for information.

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