



safe, secure and affordable housing

Debt Management

To assist you in keeping your bills and payments (household budget) under control, Housing Services aims to let you know as early as possible when you are behind in your rent payments. It's about working together as Landlord and Tenant to avoid debt.

If you are unable to make your regular payments please contact your Tenancy Manager as soon as you know or expect difficulty in making a payment as there are steps you can take to ease the situation.

Rental arrears

To let you know as soon as possible that there is a problem with your rental payments Housing Services will send an arrears warning letter when you are seven days behind. If you have not rectified the situation after another seven days, you will be sent a final arrears warning letter.

The aim is to provide early intervention to help you avoid getting into debt.

What is debt

Tenants can owe money for several reasons. Tenants are encouraged to contact Housing Services as quickly as possible so plans can be implemented to eliminate debt.

Tenants are also encouraged to work with support organisations who can offer counselling and guidance in financial management.

Debt timeframes to repay

Debts are incurred when they are not paid within the given timeframes:

- rental arrears - immediately
- excess water charges - 30 days

- damage to property charges - 30 days
- legal fees - 30 days
- bond - commencement of tenancy
- bond assistance loan - as per repayment schedule.

Repaying a debt

It is recognised that making one full repayment of the debt is not always possible, however Housing Services does expect tenants to repay the debt.

To repay a debt, you may be given the opportunity to make payments over an agreed period of time instead of paying the full amount all at once. This is called an 'Agreement to Pay'. Housing Services will only provide you with a 'First' and 'Final' 'Agreement to Pay'.

Repayment amount

Each repayment amount through the 'Agreement to Pay' period, is guided by Housing Services affordable housing policy. Affordable housing is housing which can be purchased or rented by people so they are not paying more than 30 per cent of their total household income in housing costs. The highest rental rebate is 23 per cent; therefore tenants can contribute a minimum of seven per cent of the total household income or no less than ten dollars (\$10) per week towards housing related debt management.

Tenants will be assessed on individual merit to determine the value of each payment made.

Applicants with an outstanding Housing Services debt

An applicant with a previous outstanding Housing Services debt must enter into an 'Agreement to Pay' and establish regular repayments over a period of three (3) months. If the applicant has maintained the 'Agreement to Pay' for three (3) months, the application will be accepted and time credit for the three (3) months will be given when considering waiting time management.

If the applicant defaults under the 'Agreement to Pay', the application will be cancelled and no wait time credit will be given.

Allocating housing to tenants with Housing Services debt

Applicants with an outstanding debt, including a debt in relation to bond assistance, will not be allocated public housing until the full amount has been paid.

If the applicant has reached the top of the wait list, allocation will be deferred until the debt is fully paid, but they will remain at the top of the wait list until the debt is fully paid.

Cancelling an application for public housing

Applications for public housing may be cancelled if an applicant with an existing debt does not make an agreed payment under an existing 'Agreement to Pay'.

Debt incurred as a result of domestic or family violence

Some exemptions to the requirements placed on applicants with outstanding debt will apply to applicants and tenants who incurred the debt as a result of domestic or family violence.

If the debt was incurred within the previous two (2) years and the applicant can demonstrate that the damage caused was due to domestic or family violence (with a police report), the debt will be pursued from the perpetrator rather than the victim.

Default under an 'Agreement to Pay'

Throughout the time period of the 'Agreement to Pay', tenants who do not make an agreed payment (default) under the 'First' 'Agreement to Pay' will be counselled and given a 'Final' 'Agreement to Pay' opportunity to repay the outstanding debt. Further failure to comply will result in action being taken towards eviction from the tenant's home.

Eviction

Housing Services will consider all circumstances of tenants who have difficulty repaying their debt. However if there is a continued history of no repayments, Housing Services may be left with no other option but to take eviction action.

Για βοήθεια στη γλώσσα σας τηλεφωνήστε στις Υπηρεσίες Στέγασης (Housing Services) στο 1300 301 167.

"Đề được sự giúp đỡ về ngôn ngữ, xin gọi Dịch vụ Gia Cư (Housing Services) qua số 1300 301 167"

للمساعدة اللغوية يرجى الاتصال بخدمات الإسكان على الرقم 1300 301 167

Untuk bantuan bahasa hubungi Dinas Perumahan (Housing Services) di nomor telp 1300 301 167

សម្រាប់ជំនួយភាសា សូមទូរស័ព្ទទៅសេវាលំនៅឋានតាមរយៈលេខ៖ 1300 301 167

အင်္ဂလိပ်စကားနားလည်ဖို့အကူအညီအတွက် အိမ်ယာဝန်ဆောင်မှုဌာနသို့ ၁၃၀၀ ၃၀၁ ၁၆၇ ကို ခေါ်ပါ။

若需语言协助 请拨打1300 301 167 与房屋服务联络

Para a assistência da língua ligue para os Serviços de Habitação no 1300 301 167.

Wegen Hilfe in deutscher Sprache wenden Sie sich bitte an den Wohnungsdienst, Telefonnummer 1300 301 167.

For language assistance please call Housing Services on 1300 301 167.

Housing Services contacts

Casuarina - Ethos House, 270 Trower Rd	p: 08 8922 5526
Darwin - Construction House, Cnr Mitchell and Briggs Sts	p: 08 8999 8814
Palmerston - Highway House, Cnr Broadland St and Palmerston Cct	p: 08 8999 4767
Alice Springs - Cnr Leichhardt and Gregory Tce	p: 08 8951 5344
Tennant Creek - Government Building, Peko Rd	p: 08 8962 4497
Katherine - NT Government Centre, First St	p: 08 8973 8536
Nhulunbuy - Shop 2 Arnhem House, Endeavour Square	p: 08 8987 0533
Client Relations Officer	p: 1300 301 167 or 08 8999 8853