

## Paying Your Rent

Under the *Residential Tenancies Act 2010*, you are required to pay your rent on time. If you do not pay your rent when it is due, you are in rent arrears.

Bridge Housing believes that the house you live in is the most important thing for you to maintain. If you do not pay your rent, you put your tenancy with Bridge Housing at risk.

We understand that sometimes events can happen that make it harder to pay your rent on time. Bridge Housing is committed to working with you to help you solve any rental arrears issues and to help you keep your tenancy on track.

If you do fall behind with your rent payments, contact your Housing Manager straight away to let them know.

If you do not make contact, your Housing Manager will contact you to discuss the situation. You will have the opportunity to repay your arrears or create a payment plan. Where you refuse to do so, Bridge Housing may apply for a Specific Performance Order at the NSW Civil and Administrative Tribunal (NCAT) ordering you to pay your arrears and pay your rent on time.

The most important thing you can do is to contact your Housing Manager as soon as possible.

### How can I pay my rent?

Bridge Housing charges rent to tenants on a weekly basis. All tenants must be always two weeks in advance to comply with their Residential Tenancy Agreement.

#### Centrepay

Centrepay is a voluntary bill-paying service which is free for Centrelink customers. Use Centrepay to arrange regular deductions from your Centrelink payment. You can start or change a deduction at any time. The quickest way to do it is through your Centrelink account online.

#### Direct Deposit

Direct deposit is our preferred way for tenants who do not have Centrelink income to pay rent and water charges.

You can arrange a direct deposit from your bank account to pay us either weekly or fortnightly, so long as you are always two weeks in advance with your payments.

To set up a Direct Deposit through your bank, you will need our details as follows:

**Account name: Bridge Housing Limited**

**Bank Name: Commonwealth Bank**

**BSB: 062 212**

**Account number: 00904385**

**Please use your tenant number as the reference number for your payment.**

It is a good idea to make sure there is enough money in your account to cover the payment. This avoids overdraft fees from your bank. If you do get an overdraft fee, most banks can help you from having this occur again.

#### Online:

If you have a **MyBridge – Tenant Portal** account, you can pay your rent online by Selecting *Rent Account* and *Make a Secure Payment*

If you do not have a MyBridge – Tenant Portal account, you can pay your rent through our website.

#### EFTPOS:

You can also choose to pay your rent by EFTPOS at the Bridge Housing Office

## Preventing Rent Arrears

Events such as school excursions, medical expenses, a mechanical issue with your car or an unexpectedly high electricity or phone bill may cause financial strain for you or your family. If this occurs, and you feel it may prevent you from paying your rent in full each fortnight, please contact your Housing Manager to discuss. Wherever possible, we will refer you to a financial advice service for information and support.

It is very important that you tell your Housing Manager if your income changes or any other person joins your household as this may affect the amount of rent you pay and your rental rebate.

## Where can I get help if I can't pay my rent?

Contact your Housing Manager as soon as possible. Bridge Housing will check that your rent payments are correct. The rent payment for your property is set according to the household income. Always let Bridge Housing know if there has been a change in the number of people living with you or there has been a change in your income.

If you are experiencing financial difficulty or want assistance in repaying a debt, for example, credit card repayment or arrears, you can contact the **Credit and Debt Hotline on 1800 007 007**.

The Credit and Debt Hotline assists by providing:

- Detailed information and how to deal with financial difficulties.
- Detailed information and how to deal with negotiating with creditors.
- Legal advice and assistance
- Information about court processes in relation to debt collection
- Referrals to face-to-face financial counselling and information on how to prepare for a financial counselling appointment.
- Information and referrals to other services
- Reassurance and perspective about financial matters

You may also be eligible for low interest loans to purchase white goods such as fridges or washing machines, or loans that give you or your family access to affordable computers and the internet. contact your Housing Manager for further information.

## What will happen if I don't pay my rent?

It is your responsibility under the *Residential Tenancies Act 2010* to pay your rent on time.

If you are struggling to pay your rent or notice a mistake in your rent calculation it is important to let your Housing Manager know as soon as you can.

Contacting your Housing Manager early will mean we can work with you to look at a repayment plan as well as services and programs that will assist you to meet your rental payments.

If you do fall behind with your rent payments and don't make arrangements to start paying off the debt, Bridge Housing will take action through the NSW Civil and Administrative Tribunal (NCAT) for a legal order for you to pay the outstanding amount.

In serious cases, where Bridge Housing has not been able to make contact with you or you have not made serious attempts to repay your debt, we will seek to terminate your tenancy.

We do not want you to lose your home.

**It is never too late to contact your Housing Manager if you are facing difficulties paying your rent. We can support you to get back on track.**

**English**

If you need help to understand this letter please contact the Telephone Interpreters Service on 131450 and ask them to contact on 8324 0800 for you at no cost. You can also come to the Bridge Housing office and ask for assistance in your language.

**Simplified Chinese**

如果您理解这封信有困难, 请拨打电话传译服务 131450 要求电话传译 服务替您拨打 Bridge Housing, 电话 8324 0800。这项服务是免费的。您也可以到 Bridge Housing 的办公室来。要求用您的语言来协助您。

**Spanish**

Si necesita ayuda para entender esta carta, por favor comuníquese con el Servicio Telefónico de Intérpretes al 131450 y solicite que lo contacten sin cargo con Bridge Housing al 8324 0800. También puede dirigirse a las oficinas de Bridge Housing y solicitar asistencia en su idioma.

**Russian**

Если для понимания содержания этого письма Вам необходима помощь, свяжитесь, пожалуйста, с Телефонной переводческой службой по номеру 131450 и попросите соединить Вас с Bridge Housing по номеру 8324 0800. За соединение платить не нужно. Кроме того, Вы можете лично посетить офис Bridge Housing и попросить об услугах переводчика.

**Greek**

Εάν χρειάζεστε βοήθεια για να κατανοήσετε την παρούσα επιστολή, παρακαλώ επικοινωνήστε με την Υπηρεσία Τηλεφωνικών Διερμηνέων στο 131450 και ζητήστε τους να επικοινωνήσουν με το 8324 0800 για εσάς χωρίς καμία χρέωση. Μπορείτε επίσης να επισκεφθείτε το γραφείο Bridge Housing και να ζητήσετε βοήθεια στη γλώσσα σας.

**Vietnamese**

Nếu cần người giúp để hiểu thư này xin quý vị liên hệ với Dịch Vụ Thông Ngôn Điện Thoại số 131450 và nhờ họ liên lạc với Bridge Housing qua số 8324 0800 cho quý vị một cách miễn phí. Quý vị cũng có thể đến Văn Phòng của Bridge Housing và xin giúp đỡ bằng ngôn-ngữ của quý-vị.

**Arabic**

إذا احتجت إلى مُساعدة في فهم هذه الرسالة رجاء الاتصال مع خدمة الترجمة الهاتفية على رقم 131450 واطلُب منهم أن يتصلوا لك بِمَكْتَب على رقم 8324 0800 بدون تكلفة عليك. ويُمْكِنك أيضا الحضور إلى مُكْتَب Bridge Housing وطلَب المُساعدة بلُغَتك.