

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 as soon as you can.

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.

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.

What can I do to pay my rent on time?

At Bridge Housing we offer several ways that you can pay your rent:

- Centrepay
- Centrepay multiple deductions scheme
- Deposit book
- Direct debit from your bank account
- Cheque or money order
- Eftpos

There may be a charge with some of the above options. We advise you to ask about any fees from paying your rent or if there is not enough money in your account to meet your rent payment. If choosing Centrepay or direct debit, 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.

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

- Legal 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.

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

We do not want you to lose your home.

It is your responsibility under the *Residential Tenancies Act 2010* to pay your rent on time. It is important to let your Housing Manager know as soon as you can if you:

- Are unable to pay your rent on time
- Have made an error in the way that your rent has been paid, for example through direct debit

Contacting your Housing Manager quickly will help with finding a way to clear your debt and prevent arrears from growing.

If you do fall behind with your rent payments, and you do not make arrangements to start paying off the debt, Bridge Housing may need to take action through the 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 any attempt to repay your debt, we will act in accordance with the *Residential Tenancies Act 2010* to take possession of your home.

It is never too late to contact your Housing Manager if you are facing difficulties paying your rent.

Translation Service

English

If you need help to understand this letter please contact the Telephone Interpreters Service on 131-450 and ask them to contact on 9699-6055 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 9699-6055。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 9699-6055. 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 9699-6055. 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 131-450 και ζητήστε τους να επικοινωνήσουν με το 9699-6055 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 9699-6055 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.