



- Rental payments
- What the law says
- What our policies and procedures say
- Terminations and the NCAT
- How to avoid rent arrears
- Water usage
- Repairs
- Bond
- How can I pay my non-rent charges?
- Leaving NCCH with a debt
- Tenant transfers
- Don't agree with us?

Lismore Branch

Level 1
107 molesworth Street
PO Box 145,
Lismore NSW 2480
P: (02) 6627 5300
F: (02) 6622 4261

Tweed Branch

Units 9 & 10
2 Blundell Boulevard
PO Box 6423,
Tweed Heads South NSW 2486
P: (07) 5523 5800
F: (07) 5513 0337

Grafton Branch

119 Pound Street
PO Box 948,
Grafton NSW 2460
P: (02) 6642 9100
F: (02) 6643 2569

info@ncchc.org.au

ACN: 002-685-761
ABN: 97 002 685 761

Rental payments

When you signed your lease agreement with North Coast Community Housing (NCCH) you agreed to pay your rent two weeks in advance.

Sometimes there may be circumstances which may result in late or non-payment of your rent. If you are having trouble paying your rent then we encourage you to contact our office immediately.

What the law says

It is a term of every Residential Tenancy Agreement that the tenant shall pay the rent on or before the day set out in the agreement

Tenants must pay rent in advance if it is the policy of the company.

If a tenant is 14 days behind in rent they can be sent a termination notice. If the tenant does not move out by the end of the notice period (and the tenant has not paid the amount owing) the landlord can seek a termination order from the NSW Civil and Administrative Tribunal (NCAT)

What our policy & procedures say:

Our policy says that all of the following actions can be taken by our staff if you fall into rent arrears:

- Direct contact with you via telephone or texting
- Seeking that you attend the office to discuss your rental payments
- Making appointments with you to visit you in your home to discuss your rent
- Letters providing information about the state of your rental account
- Letters of demand seeking that you pay your rent by a specified date

Terminations and the NCAT

If you have a combined debt (including rent and other charges) that exceeds to the equivalent of 21 days rent, we have the right to issue a Notice of Termination.

If you do not make any contact with us (or you have not made a satisfactory agreement to repay your debt) after we have sent you the Notice of Termination, we will apply to the NCAT for an order.

This order will be either:

- a Specific Performance Order: an order from the NCAT that states you must repay your debt to NCCH; or
- in some cases, an order from the NCAT to terminate your tenancy with NCCH because you have not repaid your debt.

You will be invited to attend the NCAT hearing and you have an opportunity to present your case against either of these actions.

If you breach a Specific Performance Order from the NCAT, we will apply for another hearing (this is called a Relisted Hearing). At the Relisted Hearing, we would seek a *Warrant of Possession* and you may be asked to vacate your home.

How to avoid arrears

We recommend that all of our Centrelink customers set up a regular deduction to pay their rent.

This is a free direct billing service offered to customers who receive payments from Centrelink. It may also help to try and build up a buffer of around 4-7 days rent so that your rent account remains in advance at all times.

If you require more information, contact either the local NCCH or Centrelink office.

Water usage

Tenants with properties that have an individual water meter will be charged for their household usage, generally on a quarterly basis.

Some properties have shared water meters installed, e.g. some blocks of units and some duplexes. If your property has a shared water meter then your water will be calculated using the number of occupants' calculation.

The number of occupants' calculation calculates all occupants within a share meter facility and apportion costs respectively.

NCCH regularly receives the water charges from the local council (or from the agents of our headlease properties). We will issue you with a Debit Note advising you of your water charges and requesting payment within 21 days.

Repairs

Tenants are charged for damages and repairs to a property that are not considered the result of fair wear and tear. For example: if you break a window, you will be asked to pay for the repair.

NCCH will send you a *Debit Note* that details the amount that it has cost us to repair the damage.

This amount will be added to your Non-Rent account and you can make an arrangement to pay us back.

Bond

All new tenants pay a rental bond. This is a one off payment at the beginning of your tenancy and can be paid in one payment or in installments until paid.

How can I pay my non-rent charges?

There are four ways that you can pay your non-rent charges, such as water usage or repairs:

- You can make an arrangement with Centrelink, to have an additional sum of money, deducted from your fortnightly Centrelink payment and paid into your rent account. With your permission, NCCH will transfer it into your Non-Rent account (preferred).
- You can make an arrangement for NCCH to transfer any excess rent over two weeks in advance to your Non-Rent account.
- You can make an arrangement with your Tenancy Manager to pay any non-rent charges with Rent Deposit Book
- You can pay your Non-Rent charge in one payment within 21 days of receipt of the Debit Note.

NCCH will set up a separate account for you so that we can keep a record of your non-rent charges and any payments that you make.

You can contact your local office at any time and request a Non-Rent Statement.

Leaving NCCH with a debt

If a tenant leaves a NCCH property with a debt (validated by the NCAT), they will not be considered for re-housing until the debt is paid off.

A debt from a former tenancy with NCCH may affect your ability to be housed by any other social housing organisation in NSW.

Tenant transfers

Tenants who wish to apply for a transfer to another property should be up to date and in advance with their rent before their application can be approved.

If tenants are approved for transfer due to At Risk factors they can be relocated with a negotiated repayment for any outstanding debt.

Don't agree with us?

If you disagree with our decision, you should first discuss your concerns with a Tenancy Manager. The next step if you still believe that we made the wrong decision is to ask for a formal review of the decision.

For information on how reviews work, ask a Tenancy Manager for a copy of the fact sheet on Appeals.