



Rent Arrears

What if I fall behind with my rent?

Churches of Christ Care Housing Services relies on rental income to deliver services to you and to maintain your home. We therefore require rent to be paid in advance at all times in accordance with your General Tenancy Agreement. When you signed your agreement, you will have paid two weeks rent in advance and we expect you to maintain that position to ensure that you are up-to-date and not in arrears at any time.

Step 1: Reminder Letter

If your rent looks like it is going into arrears, or has done by a few days, your Housing Officer will contact you. Communication is important at this stage to ensure we are aware of your circumstances and, if you are having difficulty paying, to enable us to offer you appropriate advice. We may try to contact you by phone, and will also send you a reminder letter to alert you that your rent is starting to fall behind.

Step 2: Notice to Remedy

If you fall more than seven days behind in your rent you will be issued with a Notice to Remedy Breach which provides you with seven days to bring your rent account back into credit. It is very important that you contact your Housing Officer to discuss a way to make your rent payments. Our Housing Officers will work with you to help you sustain your tenancy, by negotiating an affordable repayment plan, or referring you to appropriate financial assistance, should this be required.

Step 3: Notice to Leave

If you have not fully rectified your rental account by the expiry date of the above Notice to Remedy Breach, a Notice to Leave will be issued, even where a repayment plan has been agreed upon. A Notice to Leave does not necessarily mean you are going to lose your home, but it is a critical and you should be communicating with your Housing Officer, and making payments towards reducing your arrears. If you have negotiated a repayment plan to bring your rent account back into credit over a reasonable period of time, and you are making payments in accordance with that agreement, you may receive further notices extending the period of time for you to leave.

Step 4: Application for Warrant of Possession

If you fall further into arrears by not complying with a repayment plan or if you still have a high level of rent arrears outstanding when the Notice to Leave expiry date has passed, we will apply for a Warrant of Possession from the Queensland Civil and Administrative Tribunal (QCAT). You will receive a Notice of Hearing date by mail from QCAT to attend the Tribunal hearing.

We strongly recommend that you attend the Hearing, as it will be up to a QCAT Adjudicator whether you are allowed to remain in your home, or if your tenancy will end.

If you have a repayment plan in place and are making repayments, then your Housing Officer will seek to have an extended warrant period, or will postpone actioning the warrant to enable monitoring of your repayment plan. We are still prepared to negotiate in the presence of an Adjudicator to sustain your tenancy, but you need to have demonstrated a willingness to engage with us before we attend the Tribunal hearing.

Step 5: Tribunal Order/Execution of Warrant

The Adjudicator will issue a Tribunal Order. If the Warrant of Possession is ordered, this means your tenancy with Churches of Christ Care Housing Services is ending, and you will need to find alternative



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accommodation. The Police will serve the Warrant of Possession at your property, giving you a timeframe (which may be as little as one day) for you to leave and return vacant possession of the property. The Police will return with the Housing Officer and a Locksmith on the date given, to regain possession of the property. If you have not vacated, the Police will remove you from the property.

If the Tribunal orders an extended Warrant of Possession, subject to an agreed repayment plan, the Housing Officer will postpone actioning the warrant, whilst you are complying with the agreement. If you miss or cease making payments, the Warrant of Possession will be actioned as above.

WHAT CAN I DO?

If you have problems paying your rent, you must contact us as soon as possible. We are sympathetic to anyone who is having difficulty paying their rent and will try to help you as much as we can.

Our staff will treat each enquiry with courtesy and understanding and all information is treated in the strictest confidence. However, if you are experiencing any difficulty whatsoever, it is vital that you let us know as soon as possible as any delay could seriously affect the way we are able to help you.

Your Housing Officer can either visit you at home, or meet with you in one of our regional or site offices. They will discuss the arrears situation with you and depending on your circumstances, set up a realistic repayment plan. They can also arrange for you to receive appropriate financial assistance and advice on budgeting and managing your money.