








Tenant Fact Sheet Tenancy Payments & Managing Arears

<p>Paying your rent & other charges</p>	<p>It is important your rent and other tenancy related charges are paid on time and by the due date. This ensures:</p> <ul style="list-style-type: none"> • You can stay in your home • You don't accrue a large tenancy debt that will be difficult to repay • You avoid legal action • By paying your rent on time, we can build our community to support other Aboriginal families in the Mid West and Gascoyne regions. Keeping your home well-maintained keeps operating costs low, so we can complete special projects such as installing air-conditioning in seniors' homes and fitting energy-efficient appliances. These improvements make an impact in everyday life for households. You play an important part in making a positive difference.
<p>How do I pay my rent & other charges?</p> 	<p>If your main income is a Centrelink pension or benefit, your residential tenancies agreement condition is that you pay by Centrepay. You can visit Centrelink or do this online and arrange for your rent to be paid by Centrepay using MRAC's CRN number: CRN 555 013 364H</p> <p>If you are working, you can pay by bank transfer as follows:</p> <p>Bendigo Bank Account name MRAC BSB: 633 000 Account No: 160 141 305</p> <p>A reference number will be provided to you when you sign your lease and you need to add this to the deposit so we know who the payment comes from.</p> <p>Please contact MRAC if using one of the above methods is problematic.</p>
<p>How often do I have to pay rent?</p> 	<p>If you pay weekly, then your rent must always be paid one week in advance. If you pay fortnightly, you pay two weeks in advance.</p> <p>If you wish to pay monthly, you pay a month in advance. Please note that a monthly payment is more than four weeks rent. Contact MRAC to calculate your monthly rent.</p>
<p>What are other tenancy charges?</p> 	<p>Water Usage</p> <p>The most common other tenancy charge is for water consumption. Water Corporation send the account to MRAC directly for your water usage and MRAC then sends you an invoice.</p> <p>All tenants have 21 days from the invoice date to pay their water consumption charges.</p> <p>Some tenants pay an extra amount in their regular payment cycle to contribute towards their water charges. They then pay any difference on the</p>

	<p>invoice. MRAC can work out an average payment amount based on annual usage for you. Contact the office if you would like us to do this for you.</p> <p>Tenant liability accounts Where a tenant, resident or visitor to the property causes damage to the property that MRAC must repair, a 'tenant liability' charge is raised once the contractor has completed and invoiced MRAC for the works. Tenants have 21 days from the date of the invoice to pay this account. If it is a large account, contact MRAC to enter a payment arrangement.</p>
<p>What happens if I get into arrears?</p> 	<p>MRAC understands that on occasions, situations occur that may result in you being behind in your rent payments. MRAC is committed to working with tenants to keep their housing and it is essential you contact the office to discuss your situation, so we can make a suitable repayment arrangement, known as an office agreement, with you. Office agreements support tenants to avoid legal action. An agreement is made with MRAC to pay rent with an additional amount per payment cycle to clear any outstanding tenancy charges known as "arrears".</p> <p>If a tenant breaks their office agreement, MRAC will commence the legal process.</p> <p>A breach notice will be issued for water, damage or electricity arrears and the tenant has 14 days to clear the arrears before further legal action is taken.</p> <p>Rent arrears breach notices will be issued where rent is not paid and the tenant has 14 days to bring their account up to date. If a tenant still does not clear their arrears, when the breach expires, MRAC will issue a termination notice.</p> <p>Where a tenant regularly misses paying their rent and MRAC has already issued breach notices in the past, MRAC will issue a seven-day termination notice. If the termination notice expires and the tenant has not contacted and/or caught up with their arrears, MRAC will lodge for a hearing at the Residential Tenancies Tribunal (Tribunal). MRAC strongly encourages tenants to attend the Tribunal hearing.</p> <p>MRAC cannot evict you when the termination notice expires without going to the Tribunal and obtaining an Order of Possession from the Courts. MRAC cannot get an Order of Possession if you attend the Tribunal.</p> <p>If you do attend, a suitable arrangement can be negotiated under what is called a Stay Order. This means that MRAC receives an Order of Possession, which is stayed (not able to be proceeded with) whilst the tenant pays their rent plus the agreed office arrangement.</p> <p>If a tenant does not meet their Stay Order agreement, MRAC can move to eviction without going back to court or the Tribunal. This is at MRAC's discretion but the policy is to evict people if tenants do not meet their Stay Order agreements.</p>

	MRAC does not like to evict people but must do so if arrears are not taken seriously, tenants do not stay in contact or do not meet their agreements.
<p>Don't wait until it is too late!</p> 	Tenants that would like to have an independent advocate represent them or to deal with MRAC on their behalf, can contact the Tenant Advocate at Regional Alliance West (RAW) on 9938 0600.