



Fact Sheet

Rent and Water Arrears

All Pacific Link Housing tenants are required to pay rent and water charges. As part of your tenancy agreement you must pay these charges on time. Pacific Link Housing is reliant on the income received from rent and water usage payments to fund things such as service provision and maintenance.

If you are late with your rent or water payments your account will be in arrears and you will be in breach of your tenancy agreement. This could lead to you having to move out of your home.

How do I know if I am behind in my rent or water charges?

Pacific Link Housing will always let you know if you are behind in your rent or water charges. We will generally write to you about this; however we might also talk to you on the phone or visit you at home.

You can also check your rent statement or phone your Housing Manager and ask them to check your account.

What if I am having difficulties managing my money?

Sometimes things can get a bit tough and you might have problems managing your money. This might happen, for example, if you go into hospital, or if you have serious medical or disability issues.

If you are having problems managing your money or if you know that you will get behind in your payments, it is important that you contact your Housing Manager as soon as possible.

The earlier you contact your Housing Manager the easier it will be to help you find a solution. We can help arrange things like support from another agency or help with financial counselling.

What will Pacific Link Housing do if I am behind in my rent or water charges?

If you are behind in your payments, Pacific Link Housing will work with you to sort out the problem and help you get your payments back on track.

However, we can only do this if you are willing to talk to us and you make a commitment to catching up on your payments.

How do I pay back my missed payments?

You can pay back your missed payments either in full or by instalments.

If you are unable to repay your arrears in full you can enter into an arrangement with Pacific Link Housing to repay the outstanding amount.

How much will I need to pay back on an arrangement?

If you enter into an arrangement with Pacific Link Housing you will be able to pay back any missed payments by paying an extra amount each week. Pacific Link Housing will negotiate an arrangement that is both affordable for you and an amount that will mean that your arrears will be repaid within a reasonable amount of time.

What if I can't afford to repay the extra amount?

If you are unable to afford the proposed repayment amount Pacific Link Housing may consider a smaller amount. You must, however, demonstrate that the proposed amount is unaffordable.



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How can I pay my arrears?

Pacific Link Housing offers a range of payment methods. These include automatic deductions from Centrelink pensions and allowances, cash payments at any Commonwealth Bank Branch and payment over the internet

What will happen if I do not pay my arrears?

If you do not contact us to make an arrangement to catch up on missed payments we will issue a Notice of Termination or make an application to the Consumer, Trader and Tenancy Tribunal (CTTT) to resolve the matter by;

- applying for a Specific Performance Order or
- applying for an order of Termination and Possession.

The orders that we ask the CTTT to issue will depend on how much you owe and whether you have been in arrears before. The orders might be that you have to pay back any money that you owe us or in more serious cases they might be orders that end your tenancy.

If you receive a notice from the CTTT to attend a hearing you should contact your Housing Manager as soon as possible to talk to them about the problem. You should also attend the hearing in person.

If you don't attend the hearing the CTTT might make orders without hearing your side of the story. If you are worried about attending on your own you can bring a friend or advocate with you.

Specific Performance Orders

If Pacific Link Housing asks the CTTT to issue a Specific Performance Order it means that we are giving you an opportunity to correct a breach of your tenancy agreement. This usually means that we are asking for orders that you pay your rent or water charges on time and that you repay any arrears.

Notice of Termination

Pacific Link Housing must issue you with a Notice of Termination if we are going to ask the CTTT to end your tenancy. If you receive a Notice of Termination it means that we have not been able to resolve your arrears or that you have broken a Specific Performance Order.

Issuing a Notice of Termination is a very serious step and if you receive one you should contact your Client Service Officer as soon as possible. If we do not hear from you we may have no choice but to proceed with action to end your tenancy.

Orders of Termination and Possession

If Pacific Link Housing asks the CTTT to issue orders of Termination and Possession we are asking that your tenancy is legally ended on a certain date. The CTTT will order that you move out of your home on a particular date.

If you do not move out of the property by the date specified in the possession order, Pacific Link Housing will apply for a Warrant of Possession for the NSW Sheriff's Office to evict you.

If you receive a notice from the CTTT about orders of Termination and Possession it is very important that you contact your Housing Manager as soon as possible. This may be your last opportunity to save your tenancy.

Where can I go for more advice?

The Office of Fair Trading can give you advice about your tenancy rights and obligations, about how the CTTT works and can also help you find an advocate. You can visit the Office of Fair Trading website at www.fairtrading.nsw.gov.au or call them on 13 32 20.

It is important that you continue to talk to Pacific Link Housing about any difficulties you may have with your tenancy or in paying your rent. Even if Pacific Link Housing is taking action with the CTTT, it is still very important that you talk to us.