

### PAYING RENT

There are many ways to pay rent to Housing ACT. With all methods it is important to ask how long it will take for the payment to be processed. For example, some electronic payments will be processed overnight and not on the day the payment is made. You need to make sure your rent payment is received by Housing ACT on the due date. You also need to make sure your rent rebate is up to date at all times and that you are paying the correct amount by the due date.

#### CENTREPAY

If you receive a regular social security payment, a convenient and easy way to pay rent is by Centrelink direct debit, known as 'Centrepay'. This authorises Centrelink to deduct your rent from your pension or benefit and pay it directly to Housing ACT. This is a good method of payment because your rent will come out before the Centrelink money goes into your bank account, meaning that Housing ACT will always be paid.

To set up Centrepay, you can obtain the form at any Canberra Connect Shopfront, the Housing ACT Applicant Services Centre or from your Housing Manager. Although the form is an authority from you to Centrelink, it has to be lodged with Housing ACT, who will then set up the direct debit payments with Centrelink.

There will be a time lag between putting in the form and the rent being deducted, so you may still have to make the next rent payment manually after lodging the form. You can ring Housing ACT to check if the rent has been paid. Rental arrears (debt) can also be paid through Centrepay.

A problem may arise if for some reason your Centrelink payments are reduced or cancelled — in which case the direct debit will stop operating. If this occurs, immediately contact Housing ACT, submit a new rebate form and arrange to pay rent manually or by some other method.

When your rent is being paid by Centrepay it is vital that you make sure you always have an up-to-date rebate in place, otherwise you could find that the full market rent is taken from your payment.

#### BANK DIRECT DEBIT

This method authorises Housing ACT to take rent money directly out of your bank account. You can obtain the form at any Canberra Connect Shopfront. This is a good method if you are not on a social security payment and have a regular income.

One problem with this method arises if there is ever insufficient money in your account on rent day — the direct debit will bounce and you may incur a bank fee and fall behind in the rent. If it bounces, the direct debit may also drop out entirely, requiring you to start it again. For this method to work you need to keep an eye on your bank balance and ensure there is enough money every rent day. You need to take particular care around public

holidays, because at these times the bank may debit your account earlier than usual.

You also need to be aware that Housing ACT only takes out direct debits from your account on Thursday of each week. This means that if, for example, you are paid on a Monday, you have to be extra careful to ensure that there are still sufficient funds in your account to cover the rent payment when it comes out on Thursday.

If Housing ACT changes the amount of rent payable and you have a direct debit organised, you should advise your bank or financial institution or Centrelink to debit the new amount on the correct date. **Do not** rely upon Housing ACT to organise the new direct debit details. It is your responsibility to ensure the correct amount of rent is paid on time.

#### TELEPHONE BPAY

Another way to pay rent is to use telephone BPAY. To set this up you will need to contact your bank and get a password. You will also need to contact Housing ACT to request their biller code and your rental account number. Make sure you keep track of payments by recording the date and reference number. It takes Housing ACT a couple of days to register a BPAY payment, so



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make sure you keep records, especially the receipt number, in case there is a dispute. A calendar is a good place to record these payments. You can produce the calendar as evidence if there is a disagreement.

The problem with telephone BPAY is that you have to remember to make the payment every time rent is due, but the benefit is that you are in control and know exactly what is going on. This is a good method when your income fluctuates as you can control exactly when you pay and how often. Remember that you are required to keep your rent account paid up two weeks in advance, so if your income does fluctuate, you might need to pay weekly or in large lump sums to ensure your account doesn't slip below two weeks in advance.

### THE INTERNET

You can also pay your rent using BPAY on the internet. To organise this, you will need to contact your bank to set up internet banking. You will also need to contact Housing who will issue you with a BPAY biller code and an account number. You can then use your bank's internet banking facility to make payments. You can choose between making manual one-off payments or setting up a scheduled payment that will happen automatically.

Ring Housing ACT and/or your bank for further advice on this method.

You can also pay your rent via the ACT Government web site [www.canberraconnect.act.gov.au](http://www.canberraconnect.act.gov.au)

### DIRECT MANUAL PAYMENTS

Tried and true, good if you work or live near a Canberra Connect Shopfront and don't mind standing in a queue!

### PAYING AT A POST OFFICE

You can make payments to Housing ACT at any Australia Post Office. To do this you need a Housing ACT payment card. Payment cards can be obtained on request from the Applicant Services Centre. Remember that some payment cards have two barcodes on them: one for your rent account; and one for your sundry account. Or you may have two separate cards, one for rent and one for sundry.

Make sure you use the right barcode so payments go into the right account. If payments are accidentally made into the wrong account, Housing ACT may assume you have not paid the rent and begin eviction proceedings. If a payment has gone to the wrong account, call your Housing Manager to arrange to have the money redirected to the correct account.

Australia Post will issue a receipt showing details of the payment you have made. You should keep this receipt as a record of payment. This method of payment takes a couple of days to go through, so if you use it you may need to pay the rent earlier than the day it falls due.

### CHANGE IN RENT

You need to submit rent rebate forms on time. If you fail to do this you may be charged market rent or you may continue paying less rent than is due and you will accrue rent arrears (debt).

### CHANGING RENT PAYMENT METHOD?

Provided you are not subject to a Residential Tenancies Tribunal order or a specific agreement with Housing ACT regarding how your rent is to be paid, you can stop or change your payment method at any time. However, you must always ensure that the rent is paid on time using

another payment method. This may mean that you will need to make a manual payment before the new system is working.

### DEBT REPAYMENT

Vacated debts are debts that exist after a tenancy agreement has ended. If you end a tenancy with Housing ACT you should check with them to see if you owe any money after your tenancy has ended. Many people are caught unawares by bills for cleaning and repairs at the end of their tenancy that they didn't receive — either because the bills were sent to their old address or because Housing ACT did not have their current address details.

You can make arrangements direct with Housing ACT to pay off a vacated debt. However, if Housing ACT can't contact you about a debt or if you stop making the agreed repayments on your vacated debt, your debt will be sent to a debt collection agency.

Housing ACT uses the debt collection agency Collection House to manage the recovery of vacated debts.

Collection House cannot take legal action to recover debts that arose on a date more than six years ago unless: a) you have admitted liability for that debt; or b) Collection House begins the debt recovery process before the six-year time limit has elapsed. If an old debt is raised against you, you should seek legal advice. See also **Debts from a Previous Tenancy** (WRLC Fact Sheet 3).

You can use most of the methods listed above to make payments to Collection House, but unfortunately the Centrelink direct deduction method cannot be used. That method can only be used for current rent accounts.

#### Disclaimer

This fact sheet contains general information available at the time of printing. It does not constitute legal advice. If you have a specific legal problem, please contact the Welfare Rights and Legal Centre's advice line on 6247 2177. The Welfare Rights and Legal Centre is entirely independent of Housing ACT. All assistance is free.

April 2008