

Rent and water arrears

This factsheet explains rent and water arrears. It outlines what rent and water arrears are, what to do if you are finding it hard to pay your rent or water bills on time, and what happens if you go into arrears.

Rent and water charges

All Wentworth tenants are required to pay rent and water charges. As part of your tenancy agreement you must pay these charges on time. Wentworth is reliant on the income received from rent and water usage payments to fund Wentworth services.

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.

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

Wentworth 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 Client Service Officer 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 Client Service Officer as soon as possible.

The earlier you contact your Client Service Officer 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 Wentworth do if I am behind in my rent or water charges?

If you are behind in your payments, Wentworth 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 installments.

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

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

If you enter into an arrangement with Wentworth you will be able to pay back any missed payments by paying an extra amount each week. Wentworth will negotiate an arrangement that is both affordable for you and will get your arrears 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 Wentworth may consider a smaller amount. You must, however, demonstrate that the proposed amount is unaffordable. You will also be asked to seek financial counselling through:

- a financial counselling service
- the NSW Trustee and Guardian or
- the Public Guardian.

How can I pay my arrears?

Wentworth offers a range of payment methods including automatic deductions from Centrelink pensions and allowances, cash payments at any Commonwealth Bank, BPAY at any Australia Post Office and payment over the internet. If you would like more information about these payment methods please contact your Client Service Officer.

What will happen if I do not pay my arrears?

If you do not contact us to make an arrangement to pay your arrears we will issue a Notice of Termination or make an application to the NSW Civil and Administrative Tribunal (NCAT) 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 NCAT 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 NCAT to attend a hearing you should contact your Client Service Officer 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 NCAT 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 Wentworth asks the NCAT 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

Wentworth must issue you with a Notice of Termination if we are going to ask the NCAT 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

HEAD OFFICE

Penrith

Address: Borec House, Suite 1002, Level 1
29-57 Station Street, Penrith 2750
PO Box 4303, Penrith 2750

Phone: 02 4777 8000
Fax: 02 4777 8099
Email: admin@wentworth.org.au

Opening hours:
8:30am-4:30pm Monday, Tuesday, Thursday, Friday
1:00pm-4:30pm Wednesday

BRANCHES

Hawkesbury

Address: 409A George Street, South Windsor
Phone: 02 4777 8000

Opening Hours: 8:30am-4:30pm Monday, Tuesday,
Thursday, Friday (closed Wednesday)

Blue Mountains

Address: Shop 2, 23-27 Cascade Street, Katoomba
Phone: 02 4777 8000

Opening Hours: 8.30am-4:30pm Monday, Tuesday,
Thursday, Friday (closed Wednesday)



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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 Wentworth asks the NCAT to issue orders of Termination and Possession we are asking that your tenancy is legally ended on a certain date. The NCAT will order that you move out of your property on a particular date.

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

If you receive a notice from the NCAT about orders for independent tenancy advice, you can contact

North Western Sydney Tenants Service

Phone: 1800 625 956

Blue Mountains Tenants Advice and Advocacy Service

Phone: 1800 251 101

The Office of Fair Trading can give you advice about your tenancy rights and obligations, about how the NCAT 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 Wentworth about any difficulties you may have with your tenancy or in paying your rent. Even if Wentworth is taking action with the NCAT, it is still very important that you talk to us.

Termination and Possession it is very important that you contact your Client Service Officer 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 NCAT 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 Wentworth about any difficulties you may have with your tenancy or in paying your rent. Even if Wentworth is taking action with the NCAT, it is still very important that you talk to us.

Tenancy Advice

For independent tenancy advice, you can contact

North Western Sydney Tenants Service

Phone: 1800 625 956

Blue Mountains Tenants Advice and Advocacy Service

Phone: 1800 251 101

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