



# **YOUR RENT**

## How to pay your rent

Rent can be paid weekly or fortnightly, on a day which is suitable to the tenant.

There are several ways to pay your rent:

## Centrepay

Regular payments can be automatically deducted from your Centrelink benefits using Centrepay Deductions. This option provides convenience and security at no extra cost to you.

If you complete a Centrepay Deduction for, Bric can then set up your rent payment on your behalf, via the Centrelink website. Alternatively, you can arrange deductions directly with Centrelink. You will require our service Centrelink Reference Number and your BRIC ID number to arrange a deduction.

## **Direct Deposit**

## **SOCIAL HOUSING**

Account name: Bric Housing Rental Account

BSB: 124-020 Account number: 20676171

Reference: Your BRIC ID number

# AFFORDABLE HOUSING

Account name: Bric Housing Rental Account

BSB: 124-020 Account number: 23499257

Reference: Your BRIC ID number

Your BRIC ID number is on your tenancy agreement and at the front of this handbook

#### **EFTPOS**

Bric Housing has an EFTPOS facility at our Spring Hill office – please contact our Customer Service Centre if you wish to pay via EFTPOS.

We do not accept cash or cheques for rent payments.

## **VIRTUAL TERMINAL**

Tenants can call Bric directly on 07 3230 5555 and make a payment over the phone.





#### **Getting a rent statement**

You can ask our Customer Service Centre for a rent statement at any time. Your rent statement shows the balance of your account with Bric – similar to a bank statement.

## The rent statement lists:

- All charges by Bric both for rent and for other charges e.g. utilities or water usage, maintenance charges
- All payments made by you from the start of your tenancy
- All charges and payments for any previous Bric tenancies.

# How your rent is set

Rents for Bric properties are calculated as a proportion of a tenant's income:

- Rents for unfurnished properties are 25% of assessable income\* plus 100% of the Commonwealth Rent Assistance you receive.
- Rents for furnished properties are 28% of assessable income plus 100% of the Commonwealth Rent Assistance
- Rents for properties in the 'Affordable Housing Program' are 30% of assessable income plus 100% of the Commonwealth Rent Assistance.
- Rent for properties in our Housing Investment Fund (HIF) Affordable Housing Program are assessed at 25% discount to market rent.

Rents are calculated using the Department of Housing Community Housing Rent Calculator tool for Social Housing Programs and for Fee for Service Affordable Housing the Affordable Housing Calculator is used.

For more information on Social Housing Rents, you can check the <u>Community Housing Rent Policy</u>.

\*'Assessable income' includes most types of Centrelink payments, as well as wages and earnings. Commonwealth Rent Assistance – most tenants who receive a Centrelink benefit are eligible to receive Commonwealth Rent Assistance. This payment is to go towards your rent. To receive Rent Assistance, you must supply Centrelink with your tenancy agreement, a rent statement or other evidence of your rent amount.

Proof of income is vital for the correct calculation of rent.

- Tenants who receive a Centrelink income are encouraged to sign the Income Consent Form to allow Bric to access the Centrelink Confirmation eServices on their behalf.
- Tenants who have paid employment will need to provide 6 weeks' payslips. Failure to provide proof of income will lead to the tenant being charged market rent until this has been provided.
- Tenants who are under HIF Affordable Housing must provide 3 years of income history, a recent payslip or letter of from employer and the latest ATO payment summary





## Other charges

For some properties, there are utility charges to pay. This can be:

- Electricity and/or gas charges where the property is unmetered, Bric divides the cost between the units. The tenancy agreement will specify how this is calculated.
- Water usage charges for properties that are individually metered, and water efficient Bric normally passes on the water usage charges. The tenancy agreement will specify how this is calculated.

# When will the rent change?

- Rents are normally reviewed once a year. Bric will write to you when this is taking place.
- You will need to supply us with up-to-date information on your income.
- If your rent is increased, Bric will give 2 months' notice of the new rent amount, in line with the Residential Tenancies and Rooming Accommodation Act 2008.

## If your income changes:

Tenants are required to let us know if their income changes so that we can adjust the rent. Please contact our Customer Service Centre with the details.

Please let us know if there are special circumstances – for example a period in hospital – that will make it harder for you to pay rent.

Also, if a tenant or household member enters the workforce and gets paid employment, we can delay the rent increase for six months.





#### IF YOU GET BEHIND IN YOUR RENT

If you have problems paying your rent, you should contact our Customer Service Centre as soon as possible. Making early contact with us is very important.

We will discuss your rent situation with you and depending on your circumstances, we can set up a payment plan.

If you do not pay your rent, and you do not communicate with us to make a payment arrangement, we will pursue a firm but fair approach to the recovery of rent arrears.

Using the *Residential Tenancies and Rooming Accommodation Act 2008* as a guide, we have a series of steps to follow when tenants do not pay their rent on time, including:

- SMS notification if we are advised by Centrelink that your rent Centrepay deduction has been cancelled
- SMS and phone call reminders to bring to your attention that the rent has not been paid
- Issuing you with a Notice to Remedy Breach if your rent or non rent debt is more than seven days overdue
- Issuing you with a Notice to Leave if your rent arrears are not paid by the expiry of the Notice to Remedy.

## Paying other 'non-rent' charges

You may incur other 'non-rent' charges during your tenancy. This could be for repairs, or for water usage charges.

Bric will send you a separate invoice for each of these charges, for you to pay within 30 days.

If you cannot manage to pay the full amount, please talk to our Customer Service Centre about a payment plan – as soon as possible.

The earlier we know about a problem, the easier it is for us to help you. If payment is not received within 1 week of the invoice due date you will receive either phone call or letter reminders.

#### **GETTING HELP WITH YOUR DEBTS**

If you have difficulty in paying any debts to Bric, please contact us as soon as possible.

It is important to try to deal with debts before they become more serious or get out of hand.

#### WHERE YOU CAN GO FOR HELP:

NATIONAL DEBT HELPLINE 1800 007 007

For more information and tools www.moneysmart.gov.au

