

### PAYING RENT

There are many ways to pay rent to Housing ACT. Here are the most common methods.

#### CENTREPAY

If you receive a regular amount of social security, a convenient and easy way to pay rent is by Centrelink direct deduction. In this way you authorise 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.

You can pick up forms for this at any Housing ACT shop front. 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 you have lodged the form. You can ring Housing ACT to check if the rent has been paid.

The only problem with this method is that, if for some reason your Centrelink payments are reduced or cancelled, the direct debit will stop operating — meaning you will have a rental debt. If your Centrelink payments are reduced or cancelled, contact Housing ACT immediately, submit a new rebate form, and arrange to pay rent manually or by some other method.

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

The problem with 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 two weeks in advance, so if your income does fluctuate a lot, you might need to pay weekly or in large lump sums to make sure that your account never slips below two weeks in advance.

#### BANK DIRECT DEBIT

You authorise Housing ACT to take rent money directly out of your bank account. Forms to do this are available at Housing ACT shop fronts. This is a good method where you are not on a social security payment and have

a regular income. The problem is that, 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 pay particular care around public holidays, because at these times the bank may debit your account earlier than usual.

#### BPAY via THE INTERNET

You can also pay your rent with BPAY on the internet. To organise this, you will need to contact your bank to set up internet banking, and you will also need to ring Housing ACT to tell them of your intention. Housing ACT 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 using Housing ACT's biller code, and you can choose between making manual one-off payments on rent day or setting up a scheduled payment that will happen automatically.

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

Welfare Rights & Legal Centre

**Advice line**  
**6247 2177**



### **DIRECT MANUAL PAYMENTS**

Tried and true, good if you work or live near a Housing ACT shopfront and don't mind standing in a queue!

### **PAYING AT A POST OFFICE**

It is now possible to make payments to Housing ACT at any Australia Post Office. Remember that payment cards have two barcodes on them: one for your rent account; and one for your sundry account. Make sure 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.

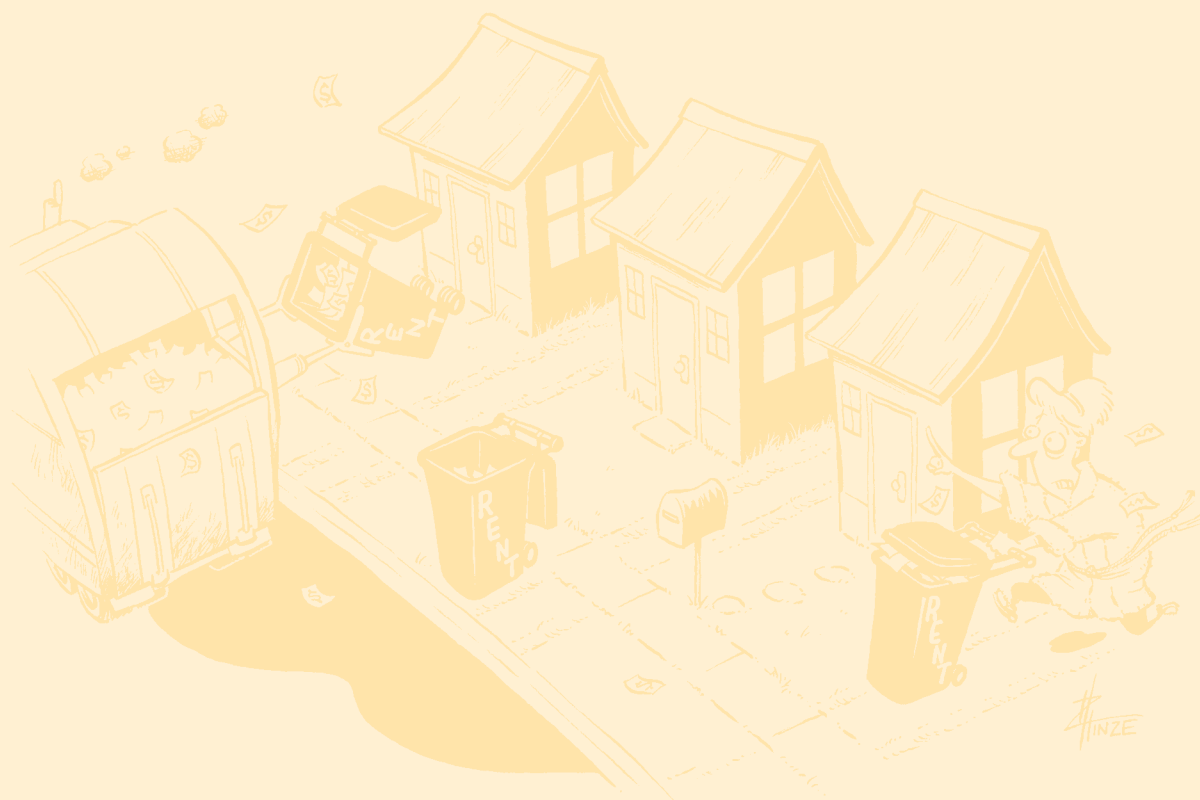
This method of payment takes a couple of days to go through, so if you use it you may need to pay the rent earlier than the day it falls due.

### **DEBT REPAYMENT**

Housing ACT uses Collection House (a debt collection agency) to manage the recovery of what are known as 'vacated debts'. Vacated debts are debts that exist after a tenancy agreement has ended.

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.

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.

June 2004