

RENT ARREARS POLICY

1.0 PURPOSE AND SCOPE

This policy outlines EACH Housing Limited's (EHL) approach to managing and preventing rent arrears across all long-term rental properties owned or managed by EHL.

The purpose is to ensure a fair, transparent, and consistent approach that supports renters to sustain their tenancies and prevents the escalation of arrears.

This policy does not apply to transitional housing, crisis accommodation, or short-term leases not covered under EHL's long-term rental program.

2.0 POLICY STATEMENT

EHL supports renters to meet their rental obligations by providing clear information, early intervention, and appropriate support. EHL recognises that financial difficulties may affect a renter's capacity to pay rent and is committed to sustaining tenancies wherever possible.

EHL manages rent arrears in accordance with the *Residential Tenancies Act 1997 (Vic)*, the *Charter of Human Rights and Responsibilities Act 2006 (Vic)*, and the *Housing Registrar Performance Standards*.

2.1 Guiding Principles

EHL:

- Sets affordable rent in line with the *Rent Setting Policy* and explains all rental charges at tenancy commencement, including service fees and any rent rebates.
- Provides timely, accurate information about rent obligations and account balances.
- Contacts renters early when arrears begin and works collaboratively to resolve issues.
- Offers fair, flexible repayment plans and promotes access to hardship support.
- Considers eviction only as a last resort and ensures that all legal and procedural requirements are met.
- Respects and upholds the human rights of all renters impacted by arrears decisions.

2.2 Rent Arrears Management

2.2.1 Initial Engagement

EHL monitors rent accounts weekly. When arrears are identified, EHL contacts renters promptly—typically within 2 business days—by phone, SMS, email or letter. Renters are reminded of their obligations and invited to discuss repayment or support needs.

2.2.2 Repayment Agreements

Renters can:

- Pay arrears in full; or
- Enter into a formal repayment agreement with EHL.

Agreements are:

- Documented in writing
- Based on the renter's capacity to pay
- Reviewed for compliance

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Renters receive a signed copy of the agreement and schedule.

2.2.3 Support Services

Where applicable, renters are referred (with consent) to:

- Financial counselling
- Tenancy advocacy
- Mental health or family support
- Legal advice or general community services

2.2.4 Escalation and Legal Action

If renters:

- Do not engage
- Default on repayment agreements
- Accrue more than 14 days of arrears

EHL may issue a Notice to Vacate. If unresolved, an application may be made to the Victorian Civil and Administrative Tribunal (VCAT) for a Possession Order. Engagement with the renter continues during this process and repayment agreements can be lodged at VCAT.

2.2.5 End of Tenancy

If arrears remain at the end of a tenancy, EHL may:

- Claim from the renter's bond via the Residential Tenancies Bond Authority (RTBA)
- Apply to VCAT for a compensation order

3.0 DEFINITIONS

Arrears	Unpaid rent owed to EHL.
Notice to Vacate (NTV)	Legal notice requiring a renter to vacate the premises due to unpaid rent or other breach.
Possession Order	Order from VCAT giving EHL the right to repossess a rental property.
Rental Agreement	A lease under the *Residential Tenancies Act 1997 (Vic)*.
RTA	*Residential Tenancies Act 1997 (Vic)* – governs rental housing laws in Victoria.
RTBA	Residential Tenancies Bond Authority – holds tenancy bonds in Victoria.
VCAT	*Victorian Civil and Administrative Tribunal* – hears tenancy disputes and administers the *Residential Tenancies Act 1997 (Vic)*.
Warrant of Possession	A document issued by VCAT authorising police to evict renters from a property following a Possession Order.

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4.0 DOCUMENT OWNER

The Manager Housing Services EHL is the subject matter expert and person responsible for this document review.

5.0 REFERENCES AND RELATED DOCUMENTS

- Residential Tenancies Act 1997 (Vic)
- Charter of Human Rights and Responsibilities Act 2006 (Vic)
- Housing Act 1983 (Vic)
- Rent Setting Policy
- Financial Hardship Policy
- Ending a Tenancy Policy
- Rent Arrears Procedure
- Housing Registrar Performance Standards