

# Debt Management

Keeping rent and bond up to date is important for a tenant. It is very serious if you cannot pay your rent or bond. If you do not pay your rent you will get an immediate debt with the department.

## Debt

There are several reasons you may owe the department money. The department gives you one month to pay any of the following before it becomes a debt:

- charges from excess water use
- damage to property or maintenance charges
- costs ordered by a tribunal/court.

You should contact your local Housing office as soon as you are aware of a debt with the department. You may be able to plan repayments with the department to repay this debt.

The department can make referrals to support services if you need financial counselling.

## Rental arrears

Rental arrears means you are behind paying your rent. The department will send you an arrears advice letter if your rent is seven days overdue. If your rent is still not paid seven days after this first letter, you will receive a final arrears advice letter.

These letters are to help you to manage your rent payments. You will also find a summary of your rent account in these letters.

You need to contact your local Housing office if you are unable to make your regular rent payments. This includes if you expect to have difficulties. The department may be able to refer you to support services to help.

## Repaying a debt

The department recognises making one repayment for a total debt is not always possible.

An Agreement to Pay is a financial agreement between you and the department. This agreement allows you to make regular repayments over time until you repay all your debt.

The department will provide you with a first Agreement to Pay. If you do not make a payment as per the agreement, the department will consider this a default. You may be able to enter a second and final Agreement to Pay after a referral to financial counselling.

The department may take legal action if you continue to default. Legal action may be sought through the Northern Territory Civil and Administrative Tribunal to recover the debt.

## Repayment amount

The department will calculate your repayments so you are not at risk of housing stress. Housing stress may occur if you pay over 30 per cent of your household income to housing-related costs.

Your repayment amount must not be less than \$10 per week. You can speak to your local Housing office about your individual repayment amount.

## Applying for public housing

You are still eligible for public housing if you have an outstanding debt to the department.

## Debt resulting from domestic or family violence

Exemptions may apply if the debt was incurred as a result of domestic or family violence. Please speak to your local Housing office for more information.

## Where can I get more information?

Contact your local Housing office:

Greater Darwin 8999 8814

Nhulunbuy 8987 0533

Arafura Region 8995 5122

Tennant Creek 8962 4497

Katherine 8973 8513

Palmerston 8999 4767

Alice Springs 8951 5344

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