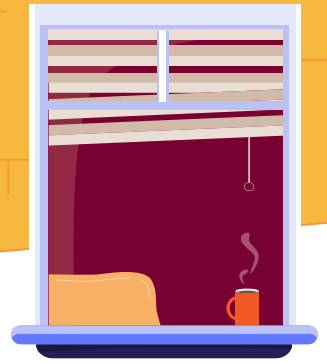


RENT ARREARS

It is important that as a tenant of My Foundations Youth Housing Ltd (MFYH), you pay your rent regularly and on time as not only do we rely on this rental income to continue to provide affordable housing services to young people but your rental ledger forms part of your 'renting resume' to assist you in securing a stable housing future.



Residential Tenancy Agreement

The tenancy agreement that you sign at the beginning of your tenancy states that "tenants must pay their rent in advance". If you do not pay your rent regularly and in advance and your rental account goes into arrears, you will be in breach of your tenancy and as such your Youth Housing Manager will be required to take action.

1-6 days in arrears

If your rental account is between 1 and 6 days in rental arrears, your Youth Housing Tenancy Manager will usually call you to remind you to pay your rent. If you cannot be reached by phone, your Youth Housing Manager will send you a friendly reminder by text or email.

7-14 days in arrears

If your rental account is between 7-14 days in rental arrears your Housing Manager will send you and your support worker a warning letter (Notice to Remedy Breach) advising you that if your rent account becomes more than 14 days in arrears you may be issued with a Notice of Termination.

The letter will advise you to either pay the rental arrears immediately or if you are unable to do this, to contact your Youth Housing Manager discuss the situation and arrange a payment plan.

14+ days in arrears

If you become over 14 days in arrears, the Residential Tenancy Act states that you can be issued with a Notice of Termination requiring you to vacate your premises. You will be required to pay your rental arrears within 14 days (from date notice was sent). If you receive this notice, you should contact your Youth Housing Manager immediately. Your support worker will also be sent a copy of this letter to help you resolve the matter.

Repayment Plans

It is important that you keep to any payment plan that is established and that you make all your payments on time. If you do not keep to this agreement, your Youth Housing Manager may apply to the Tenancy Tribunal (NCAT) to have the matter resolved.

If you get into rental arrears and are unable to pay all of your arrears off in one payment, you should

contact your Youth Housing Manager to request a payment plan to pay off your arrears over time.

NSW Civil & Administrative Tribunal (NCAT)

NSW has either a NCAT or Court where residential tenancy disputes are heard. Youth Housing Managers can apply to the NCAT or Court if you are in rent arrears and are not keeping to a payment plan. At the hearing, your Youth Housing Manager can seek a legally binding order for payment of your rental arrears or in serious cases, may seek to end your tenancy. If your tenancy is ended at the Tribunal, you will be required to vacate the property.

Referral to support services

Your support worker and Youth Housing Manager can refer you to a range of services that may be able to provide assistance including:

- financial counselling
- gambling addiction
- family and children support, and
- employment services