

## Outstanding charges

This fact sheet provides information about a debt you might have with Homes Tasmania and what you need to do about it.

### What is an outstanding charge?

An outstanding charge is a debt. It happens if you move out of a social housing rental without paying money you owe. It can include:

- unpaid rent
- property damage during your tenancy caused by a member of your household or visitor
- legal fees we pass on to you for the cost of debt collection or an eviction
- maintenance work we have done on your behalf called 'do and charge'
- other damage you have caused from criminal behaviour, eg arson or malicious damage.

If you have had a tenancy with another social housing provider, you may also have a debt with them. This fact sheet only provides information about what you have to do to repay your outstanding charges to Homes Tasmania.

### How do I arrange to pay?

Homes Tasmania will make every effort to contact you if you have an outstanding charge after you leave your tenancy.

If you have an outstanding charge, you will receive an invoice with information on the items you have been charged for.

You can pay this debt in full, or you can make a repayment arrangement and have fortnightly deductions made from your Centrelink payment.

If we are unable to recover any money you owe us, your debt may be transferred to a debt collection agency to recover.

## Applying for another tenancy

To be eligible to apply for another Homes Tasmania tenancy, you must have repaid your debt or have a repayment arrangement in place and be repaying your debt.

You must have repaid 80 per cent of the debt.

This includes any member of the household linked to the application.

When you apply for social housing through Housing Connect, you must list any outstanding charges any household member has with Homes Tasmania, including public housing or Aboriginal housing tenancies.

You should also include any outstanding charge you might have to any other social housing provider.

## What if a household member has a debt?

If any household member listed on your application, even someone you want to add later, has a debt, they must contact Homes Tasmania to arrange to repay the debt.

Your application will be suspended if any household member has a debt until 80 per cent of the debt has been repaid.

You cannot add any person with a debt to your application at any time until they have repaid 80 per cent of the debt.

To repay the debt, they must contact Homes Tasmania to work out a repayment arrangement and sign a Debt Repayment agreement.

Once 80 per cent of the debt is repaid, the application will be released from suspension and put back on the Housing Register.

If any household member defaults on a repayment, the application may be suspended or cancelled.

Unless there are exceptional circumstances, you won't be offered a home if 80 per cent of the debt has not been repaid.

If you default on the arrangement after you are allocated a home, your debt may be referred to a debt collection service to recover the debt. This may affect your credit rating.

## What if I am paying off the debt?

Homes Tasmania will consider any regular or lump sum repayments made.

If you have a good history of regular repayments, the suspension period may be waived, or reduced, depending on the repayment history.

## Are there any exceptions to the suspension?

If you have a debt, there are generally no exceptions to repaying 80 per cent of the debt and the suspension of your application removed.

However, if you feel there are extenuating circumstances, please discuss these with Homes Tasmania.

## What if I don't agree with the debt?

You should contact the Debt Recovery Officer to discuss the process for disputing a debt.

If you are applying for social housing and want a Homes Tasmania home, you may also be required to enter into an interim repayment agreement while you are disputing the debt so that your application can proceed.

## Adding someone with a debt to your tenancy

Generally, your application to add someone with a debt to your tenancy will be declined until they have repaid 80 per cent of the debt or a suitable arrangement has been approved.

## Moving to another home

If you are a current tenant and apply for a transfer, you will need to contact your current Tenancy Officer and request approval before contacting Housing Connect to apply.

We will complete a debt check of all the adult members of your household to assess your eligibility for a transfer.

Generally, a transfer to another Homes Tasmania home will not be approved if there are any outstanding charges.

## More information

Call Homes Tasmania	1300 665 663
Email Homes Tasmania	<a href="mailto:tenancyservices@homes.tas.gov.au">tenancyservices@homes.tas.gov.au</a>
Help to get information	<p>If you are d/Deaf, hard of hearing, or have a speech/communication difficulty please contact us through the National Relay Service (NRS).</p> <p>The appropriate contact method for your needs can be found on their website at <a href="#">NRS call numbers and links   Access Hub</a></p> <p>When you know which call channel best suits your needs, provide NRS with the phone number you wish to call.</p>
Information for public housing tenants	You can find more information and fact sheets by visiting <a href="http://www.homestasmania.com.au/Your-tenancy">www.homestasmania.com.au/Your-tenancy</a>