



blackcommunity
HOUSING SERVICE (QLD.) LTD.

Fact sheet 6) Paying your rent

Black Community Housing Service (QLD) Ltd. (BCHS) is committed to providing accessible and sustainable tenancy management and assistance services. We strive to provide access to affordable housing that will enable Aboriginal and Torres Strait Islander families to position themselves to transition over time into long-term and mainstream housing markets. Providing support and assistance to clients in understanding and meeting their tenancy obligations is a subsequent priority, to support current and future housing, social and economic aspirations for Indigenous individuals and families.

What are my obligations as a tenant when it comes to paying rent?

As a tenant, you are required to pay your rent on time and in accordance with your Tenancy Agreement. In Queensland, rent and other charges that you may pay are regulated under the Residential Tenancies and Rooming Accommodation Act 2008 (the Act).

How and when to pay?

Your tenancy agreement will state how much rent you need to pay, what payment method should be used, and when you should pay it. You must pay rent using the method you have agreed to at the start of your Tenancy, which will be written in your Agreement.

You will be provided with payment options at the beginning of your lease agreement. You should consider the most appropriate, reliable and consistent method of choice.

What payment methods may I be asked to use?

It is important that you pay your rent on time and using the method stated in your Tenancy Agreement. This method will have to be agreed to at the start of your Agreement. Once a method has been nominated and written into your Agreement, it cannot be changed without your written consent.

The Act sets out what are approved methods for paying rent. These include:

- Cash
- Cheque / Eftpos

- Deposits to financial institutions
- Credit Card
- Deduction from your wages

Consistent with approved payment options, BCHS approved payment methods are outlined below. NOTE: BCHS only offer electronic rent payment methods.

Table 1) Payment options for tenants with a BCHS Tenancy Agreement

Method	Information
1) Centre Pay – Via Centrelink (Tenant is responsible for contacting Centrelink)	<p>Rent Deduction Scheme – this is where rent can be deducted directly from your Centrelink payments and paid directly to BCHS each fortnight.</p> <p>The service is only available for Family Tax Benefit payments. To apply for this method, you will need to fill out a Centre Pay Authority Form from Centrelink and nominate an amount to be deducted.</p> <p>You will require a C.R.N reference from BCHS for Centrelink – that will be given when a tenancy is established. More than one person in the household can apply for this method, if others are also contributing to the rent.</p>
2) Direct Debit (Tenant is responsible to contact personal Financial Institution)	<p>Bank Direct Debit – For this payment type, rent is deducted directly from your account at a bank, credit union or building society. This service is free of charges from BCHS, but your financial institution may charge you a transaction fee.</p> <p>You may also be liable for dishonor fees if there are not enough funds in your account at the time of deduction.</p> <p>You will require BCHS Rent Account details that will be given when a tenancy is established. More than one person in the household can use this service if others are contributing to rent.</p>
3) Periodic payments (Tenant is responsible to contact Financial Institution)	<p>Period Payments - You can arrange for your financial institution to transfer rent payments, rent arrears and other debts from your account to BCHS. Be aware, in most cases financial institutions will charge a fee for this service. You will require BCHS Rent Account details that will be given when a tenancy is established.</p>
4) Deduction from wages (Tenant is responsible to organise with their employer)	<p>Deduction from wages – You can arrange for your Employer to deduct rent Directly from your wage. You will require the BCHS Rent Account details that will be provided when the tenancy agreement is established.</p>

Does my rent need to be paid in advance?

Tenancy Agreements require that you pay your rent two weeks in advance. The maximum amount of time you can be asked to pay rent in advance is one month.

How should I manage receipts and records?

Depending on how you pay your rent, Coulson's will provide you a rent receipt from BCHS, and maintain a rent payment record that will also be mailed out to you.

It is a good idea to keep a record yourself of your payments. This can provide important evidence if you ever have a dispute about rent.

What happens if I have to pay rent for only part of a period?

Situations may arise, for instance, when you are leaving a property, when you will only have to pay rent for part of a rental period (i.e. if you pay rent fortnightly, you only have to pay five days before moving out).

It is important to remember that the rent for your Tenancy Agreement accumulates each day that you live in the Property. This means that if you find yourself only having to pay for part of a rental period, you can work out how much is owed by calculating your daily rental amount (to do this divide your weekly rent amount by seven days, and multiply this by how many days you need to pay for).

Further questions

If you have any further questions regarding paying rent, please contact Coulson's Real Estate:

Email) Kerry@coulsonrealestate.com.au

Phone) 07 3372 9666

Note: Other tenancy factsheets are available via the BCHS website (www.blackcommunityhousing.org)