



## CREDIT MANAGEMENT POLICY

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# Credit Management Policy

## Purpose

This Policy provides a clear framework for the management of tenant credit to ensure an acceptable limit of unearned revenue.

## Scope

Applies to all current tenants of AHL

## Policy Statement

### Outline:

AHL will allow a tenant to pay up to an additional two weeks rent beyond their required two weeks rent in advance. As per Centrelink Terms and Conditions, AHL tenants are unable to accrue additional credit via Centrepay deductions in preparation for impending property repairs. Only once charges have been received by AHL can AHL then seek reimbursement via Centrepay deductions.

When a tenant's credit has reached the limit, the Housing Services Team will determine an appropriate course of action which can include retaining the credit for ongoing expenses (water and utilities) or to refund full or a portion of the credit to the tenant.

Tenant credits will be monitored by the Housing Services Team.

## Responsibilities

It is the responsibility of:

**Employees** to ensure they comply with this policy.

**Employees** to identify and report potential issues to Management.

**Employees with related tasks** to ensure they have a comprehensive understanding of this Policy, related Legislation and Documents as it relates to their roles.

**Team Leaders and Management** to oversee compliance, monitoring and review of this Policy.

## Related Legislation and Documents

- Privacy Act 1988
- Residential Tenancies Act 1987
- Centrelink Terms & Conditions
- Department of Human Services Business Terms & Conditions and related documents
- Community Housing Agreement
- Community Housing Rent Setting Policy
- AHL Housing Management Grievance Policies & Procedures
- AHL Privacy & Confidentiality Policy

## Approval and Review Details

Approval and Review	Details
Approval Authority	CEO
Administrator(s) – overall responsibility for compliance, monitoring & review	Housing Services Manager
Next Review Date	September 2024

## Policy History

Review Date	Doc. Version	Details	Reviewed by	Date Approved
Dec. 2014	1.0	Review and Update	Ellen Proski FO A Temperton FAA Karen Marwick FM	10/3/2015
Sept. 2018	1.1	Review and Update	Karen Marwick FM	16/10/2018
May 2019	1.2	Reviewed	Ellen Proski FO Dearne Cowen FO	NR
Sept 2022	2.0	Reviewed and Updated	Karen Marwick CSM	19/09/2022