



## 7.11 Debt Management

### Scope

- To ensure maximum collection of money owed to SGCH by tenants.
- To enhance the financial position of SGCH.
- To develop and implement an effective debt management strategy.

### Policy

Dealing with small debts quickly can help prevent them accumulating into large debts.

In accordance with the *Residential Tenancies Act 2010*, any tenant who incurs a debt in their current tenancy with SGCH or incurred a debt in a previous tenancy with SGCH must enter into arrangements with SGCH to pay the debt.

### Appealing decisions or actions

Tenants can appeal about the amount owed to SGCH. Appeals relating to charges arising from repairs or damage generally will depend very much on the circumstances of the claim. The CTTT may hear some appeals. Tenants can obtain independent advice about such matters from the Tenancy Service administered by the Department of Fair Trading.

### Related Documents

- Policy - Tenant Charges