



Dealing with Rent Arrears

A Guide to Safeguarding your Home.

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If you are struggling to pay your rent and have missed payments, don't panic our Debt Action NI Advisers are here to help. Rent is classified as a priority debt and has serious consequences if not paid on time.

You could be evicted from your home if you fall behind on rental payments which can lead to stress and anxiety.

You should seek advice from one of our Debt Action NI Advisers immediately if you find you cannot pay your rent or will not be able to make the next payment.

The following information gives an overview of the help you can get if you are having difficulties paying your rent.



If your rent falls into arrears you should contact your local district office as soon as possible for advice and assistance.

Paying your rent

You normally agree how much rent you will pay before you move in to your rented accommodation and this will be set out in your tenancy agreement. Most tenants pay their rent every week or every month. Your tenancy agreement will state how often you have to pay your rent.

By law, your landlord should give you a rent book to record payments. Until you receive your rent book, keep a record of your rent payments in case there is any dispute.

You will have to pay all the rent if you are the only person who signed the tenancy agreement.

If you have signed the tenancy agreement with other people you are ALL responsible for paying rent.

What happens if you cannot afford to pay your rent?

You should tell your landlord immediately if you have problems paying rent. If you don't pay the rent your landlord can evict you.

Seek advice immediately from one of our Debt Action NI Advisers. This could help you avoid losing your home.

Dealing with Rent Arrears outstanding to the Housing Executive

If your rent falls into arrears you should contact your local district office as soon as possible for advice and assistance.

There are a number of ways the Housing Executive can help:

- They can organise for your rent to be paid direct from certain benefits
- They can arrange a plan for you to pay your rent arrears by regular instalments
- They can arrange for you to have your rent paid direct from your salary if you are employed

If you have a change in your circumstances and are worried about making rent payments contact the Housing Executive immediately. They will be happy to help and will advise you what to do next.

If you do not contact them and payments are missed you will receive a broken agreement letter, giving you 7 days to pay the amount owed. The Housing Executive stress that it is important not to ignore any warning letters as this could result in them taking legal action.

If you have any concerns with rent arrears owed to the Housing Executive do not panic, contact a Debt Action NI Adviser immediately.

Dealing with rent owed to private landlords and housing associations



For advice on budgeting and keeping out of debt, speak to one of our Debt Action NI Advisers.

Housing Associations:

Each housing association has a different approach to dealing with rent arrears and your tenancy agreement will explain their procedure. If you cannot find this, then ask your housing association for a copy of their recovery procedure.

Although each housing association has a different way of dealing with arrears, most follow a similar pattern:

- a letter warning you that rent arrears are increasing
- a letter asking you to meet the housing association to discuss your rent arrears
- a visit from a member of staff to discuss your rent arrears

The housing association will usually try to get back the money you owe instead of starting legal proceedings. If communication fails, then the housing association can go to court to evict you if it can't recover the rent arrears.

If the court decides that you do owe the money it can:

- make an order for you to be evicted usually within 28 days;
- give you a reasonable period of time to repay the debt (usually 18 to 24 months)

It would be important for you to go to the court to give your side of the story. Our Debt Action NI Advisers can help you do this.

Private Landlords:

Get in contact with your landlord and don't just hope that the problem will disappear. You may be able to keep your home if you act quickly. If you don't pay the rent your landlord may evict you.

By telling your landlord you can't pay some or all of your rent, they are more likely to be sympathetic if you explain your problems. Your landlord may agree with you how to pay back the rent arrears. They may allow you to pay back the money you owe over a period of time rather than in one payment. Try to agree an amount that you can afford. Pay as much as possible towards your rent, even if you can't afford to pay it all. This will show your landlord that you are making an effort to deal with the situation. It also means the amount of debt does not become too large very quickly. If your landlord refuses to accept your money, keep it in a separate account and keep offering to pay it. Our Debt Action NI advisers can help you negotiate with your landlord.

Advice on keeping out of debt:

- Check your entitlement to Housing Benefit
- Look at how much income you have coming in each week/month
- Look at how much you spend each week/month
- Decide how much you can really afford to spend
- Draw up a budget and stick to it (see a budget planner on www.debtaction-ni.net)
- Be prepared to reduce your spending on some non-priority and non-essential items.

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*For further help and advice including
information on Debt Advisors in your area
contact:*

Debt Action Northern Ireland
www.debtaction-ni.net



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