

Guide to Paying Your Rent

If you are renting your home, your rent is the most important bill you have to pay every week or month. Rent is also the bill that can cause the most worry, because if you don't pay your rent, you could lose your home.

Sometimes other bills can seem more urgent, but your rent should take priority over all others, especially if you are behind on your rent payments.

It is important that you work out a plan for paying your rent that suits both you and your landlord. Whether your landlord is a local authority, a housing association or a private landlord, there are a number of ways you can pay your rent.

Rent Payment Options

If you are having difficulty finding the money to pay your rent when it is due, there are a number of payment methods that may help you to manage your money more effectively.

Look at the options below and decide which one suits you best.

1. The Household Budget Scheme

The Household Budget Scheme is a free service for people who get certain social welfare payments that are paid through the Post Office. Under the scheme, an agreed amount will be deducted from your social welfare payment and paid towards various household bills, including rent. The total amount deducted and paid towards bills will not be more than a quarter (25%) of the amount you receive. If you sign up to pay your local authority or housing body rent or mortgage with this scheme, note that you cannot opt out of it later unless you have the permission of the local authority or housing body. If you are in arrears with your rent and agree to pay towards them through the Household Budget Scheme, making a simple budget of your income and outgoings will let you see how much extra you can afford to have deducted each week.

2. BillPay

You can pay your rent through BillPay in the Post Office or PostPoint in shops nationwide. If you receive a social welfare payment in the post office, it's handy to pay your rent to a local authority or a number of housing associations at the same time through BillPay.

3. Direct to the local authority or landlord

It may be more convenient for you to pay your rent at the local authority offices or directly to a private landlord. Keep a record of all the payments you make. If you pay rent to the landlord in person it must be recorded either in a rent book or by receipt. Contact Threshold www.threshold.ie for advice on rent books.

4. Through the bank

If you have a bank account, you can pay by direct debit/standing order from your account.

5. Through your employer

You can arrange, through some local authorities and large employers, to have a regular amount taken from your wages to cover your rent.

Q. What can I do if I'm having difficulties making ends meet?

A. Local Authority Rent

It is often a good idea to check that you are being charged the correct rent. If you have grown-up children or a partner living with you, your rent will be higher. You should make sure that any non-dependent children are contributing their share of the rent each week to cover the extra rent you have to pay.

If your household circumstances change – for example if your partner or non-dependent child moves out – you should let your local authority know. They can then update their records and reduce the amount of rent you will have to pay. This will also reduce the amount of any arrears that may have built up on your account.

Private Rent

If you are living in private rented accommodation, you should check whether you are entitled to a housing assistant payment (HAP). You can find out by contacting the Department of Social

Protection's representative, formerly known as the Community Welfare Officer, who will make a decision based on your needs. You can get more information on housing assistant payment from your local Health Centre or Clinic or on the website, www.welfare.ie.

Q. What rights and entitlements do I have?

It is important that you know your rights and entitlements - your local Citizens Information Centre can help you with this. You can check out their website at www.keepingyourhome.ie or call their Helpline on 0761 07 4000.

Threshold, the housing advice agency, can advise you on whether your landlord is acting legally and properly. Visit their website at www.threshold.ie. If you want to talk directly to somebody who can help you, you will find the contact details of their offices in Dublin, Cork and Galway in the telephone directory.

PRTB (The Private Residential Tenancies Board)

The PRTB was established in 2004 to:

- Resolve disputes between landlords and tenants
- Operate a national tenancy registration system
- Provide information and policy advice on the private rental sector.

If you are renting private accommodation, your tenancy should be registered, by your landlord, with the PRTB. As a tenant, you should receive a copy of the registration letter from the PRTB. If you are having trouble with your landlord, you can download a copy of the dispute resolution procedure from the PRTB Website at www.prtb.ie.

Q. What can I do if I'm having difficulties making ends meet

- A. It is a good idea to take stock of your situation if you are having difficulty keeping up with your rent and other commitments. Write down the money you have coming in and going out each week or month.

Try to be honest with yourself and involve other family members if possible. If you need help with budgeting, you can get an interactive budget on our website www.mabs.ie. You can use this to

add up all your spending commitments and identify areas where you could increase household income or cut back on spending. Seeing your full financial situation in front of you can help you to identify how much you can realistically afford to pay towards your rent arrears and other credit commitments.

Sending your landlord a copy of your budget is often an effective way of persuading him or her to accept an offer from you. While you are working out how much you can afford to pay off your rent arrears, you should keep paying your normal rent. This will show that you intend to face up to your situation and deal with your arrears.

Q. Can I be evicted straight away?

- A. No, not straightaway. Local authorities and private landlords have to follow certain rules and regulations. They must provide proper rent books and give a proper 'Notice to Quit' if they intend to evict you as a result of arrears. Even at this stage, it may be possible to come to an arrangement based on one of the payment options above.

If you are receiving threatening eviction letters or legal documents, it is important that you act quickly. Contact FLAC - The Free Legal Advice Centre on 1890 350 250 if you need help on how to act on this.

Contact the **MABS Helpline** on **0761 07 2000** (Monday to Friday, 9am-8pm) for help or guidance on what to do next if you have problems paying rent.



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The Money Advice and Budgeting Service has helpful information, budget sheets and sample letters available online at www.mabs.ie. Advice and information is also available by calling the MABS Helpline 0761 07 2000 (Monday - Friday 9.00 am to 8.00 pm.) and from over 60 offices nationwide.

