

Being able to pay your rent regularly is very important. If you fail to make a payment – you are putting your home at risk.

NB Housing staff will engage with tenants who find themselves in this position to offer advice and discuss options on how to stay on top of your rent payments.

### What can you expect from us?

- Your Housing Officer will contact you when you fall behind with your rent. We would ask you to discuss the reasons why you have fallen into arrears and we will work out a repayment plan.
- Your Housing Officer will assist you to ensure you are getting all the benefits you are entitled to.

### What can we expect from you?

- Tell us immediately when you have missed a payment or cannot make a payment.
- Tell us immediately when you get a letter from the Northern Ireland Housing Executive (NIHE) regarding your Housing Benefit (HB). This is very important because NIHE do not inform us when they reduce or stop your HB.

### Seek free independent financial advice about budgeting and debts

Here are some helpful agencies for you to contact:

Citizens Advice Bureau  
T 0300 123 3233

NIHE 03448 920 902

Housing Rights  
T 028 9024 5640

Advice NI  
T 028 9064 5919

Debt Support Trust  
T 0800 085 0226  
[www.debtsupporttrust.org.uk](http://www.debtsupporttrust.org.uk)



Gatelodge  
8 Flax Street  
Belfast, BT14 7EQ  
T 028 9059 2110

282 - 290 Crumlin Road  
Belfast  
BT14 7ED  
T 028 9035 1131

E [info@nb-housing.org](mailto:info@nb-housing.org)  
W [www.nb-housing.org](http://www.nb-housing.org)

🐦 @NBHousing  
Text 07498 202221



### Debt Advice

Staying on top of your rent payments



## Action you can take to avoid getting into arrears:

- Budget carefully and don't put off paying your rent as it will only lead to greater problems in the future. Make a list of your debts both priority and non-priority. Paying priority debts will ensure you keep your house as well as essential services.
- Work out how much you have coming in and how much you spend and work out a budget plan. We recommend you use one of the agencies listed in this leaflet to help you with budgeting.
- Ensure that you make your payments regularly - if you work and don't get paid weekly, we are happy to accept fortnightly or monthly payments but these must be made in advance. Talk to us about your payment frequency.
- Check your rent statement regularly to make sure that your rent is being covered by either your payments or by help from Housing Benefit/Allowance (or both).
- If you have agreed a repayment plan and you think you may have difficulty making a payment, contact us immediately to avoid further action being taken.



## NB Housing is here to help you

If you're having trouble clearing your arrears, contact us on: 028 9059 2110. Further details on reverse of leaflet.



## What should I do if I have difficulty paying my rent?

- Don't ignore it, talk to us. Contact your Housing Officer in complete confidence as soon as possible. We are here to help and the earlier you contact us the easier it will be for us to help you. Ignoring your debt problems will only make them worse.
- If you do get into arrears we will try to negotiate an agreement to help you pay off the arrears without incurring other debts.



### You can:

- Enter into a voluntary agreement with us including paying the arrear off in full, making regular weekly payments on top of your rent or setting up voluntary deductions from your salary or benefits.

### We can:

- Apply to take arrears on a compulsory basis if a voluntary agreement is not possible or fails. This includes deductions from benefits.

We can also refer you for specialist advice to make sure you are getting all the benefit and tax credits you are entitled to, or to help you if you have high levels of debt and just can't cope.



## What will happen if I don't pay my rent?

If you don't pay your rent and fail to get in touch with NB Housing we will make every attempt to contact you and help you with any difficulties that might be stopping you from making a payment.

However, if you won't work with us then we will have no alternative but to serve a Notice of Seeking Possession on you. This is the first stage of legal proceedings, which may result in you losing your home.



We will continue to try and help you but if you do not pay your rent, or if you continually fail to keep to a repayment plan to clear any arrears, you may be evicted from your home.

## How can I pay my rent?

You can pay your rent in a number of ways, including:

- By Standing Order. This is the easiest way to pay and money can be transferred from your bank account to NB Housing on a weekly/fortnightly/monthly basis.
- Online by visiting [www.nb-housing.org](http://www.nb-housing.org)
- At Paypoint outlets with your Allpay card. If you require a card please let us know.
- By calling into either office on the Crumlin Road or at Flax Street and paying by cash or cheque and you will be issued with a receipt.

