

# Rent explained for our tenants

## Your questions answered



## About this leaflet

This leaflet answers some of the most commonly asked questions tenants ask us about their rent. These questions range from how we calculate rent to how changes in your circumstances or others in your household affect the rent charged. We also answer questions about rent reviews and what to do if you owe rent and what happens if rent is not paid.

Our Rents Section assesses your rent and deals with any questions you may have about your account, including how to pay rent and rent arrears (rent you owe). We give you their details at the end of this leaflet. Please keep this leaflet carefully as you may need to refer to it again.

## How does the Council work out my rent?

If you are a new tenant, we work out your rent based on two factors:

- the total income of your household, and
- the size of your household.

Because these factors differ, rents can also differ between tenants even if they live in the same kind of apartment or house. This is called 'differential rent'. We work out the exact amount of rent you have to pay based on this differential rent approach. This approach is set out in our Differential Rent Scheme. To help you better understand this scheme, we list its key points here:

1. The biggest part of the rent is worked out based on the income of the person we call the 'Primary Earner' in the household. This is the person who earns the most money in the home. It is not always the tenant. It can be their son, daughter or partner who also lives in the home.
2. Additional weekly rent is calculated on the income of other people living in the home who also have an income. We call these people 'Subsidiary Earners'.
3. We give a weekly discount (deduction) for each dependent child in your household.
4. We add a gas boiler maintenance charge to cover what it costs us to service and repair your boiler.

You can get a copy of the Differential Rent Scheme from our website or you can phone or email our Rents Section and ask for a copy. We use the same method to work out rent for every tenant paying differential rent. This helps us to be fair and clear when we calculate your rent.

## What incomes do we include and not include when we work out rent?

The table below shows you income we include (marked with a ✓) and income we do not include (marked with an ✗).

Type of Income	Include when we work out rent	Not included when we work out rent
Wages and salaries (including overtime) for employed or self-employed people	✓	
Working Family Payment (used to be called as Family Income Supplement)	✓	
Back to Work and Back to Education allowances	✓	
Pensions (private and social welfare)	✓	
All social welfare payments (including Jobseeker's Allowance, Disability Allowance, Deserted Wives Benefit, One Parent Family, Maternity, Supplementary Welfare)	✓	
Training Scheme payments (like Community Employment Scheme and Tus)	✓	
Carer's Allowance	✓	
Child Benefit		✗
Foster Care Allowance		✗
Higher Education Grants from SUSI		✗
Domiciliary care Allowance		✗
Living Alone, Fuel and over 80s allowances		✗
Exceptional Needs Payments		✗

Every three months, we will send you a statement of your account, showing the rent charged, payments you made, any changes to your account and the up-to-date balance.

### **Does the Council ever review my rent?**

Yes, we review rents every year. We will send you a Rent Assessment Form for you to complete and return to us as soon as possible, along with:

- current income details for all members of your household, and
- letters from school or college for any person over 18 in the household who is still in full-time education.

### **Do I have to tell the Council if my circumstances change?**

Yes, you must tell us immediately about any changes in yours and your family's circumstances. This means you must tell us when someone in your home:

- gets a job,
- loses a job,
- moves out (you will have to give us proof of their new address),
- starts claiming a social welfare payment,
- dies,
- is born,
- reaches 18 years of age,
- moves in (they must get our permission to move into your home – contact our Housing Allocations Section for more information on this).

### **What happens if I don't tell the Council when my circumstances change?**


It is important that you tell us about any of these changes as soon as they happen. When we re-assess your rent, we will backdate any extra money you owe to the day the change happened. Telling us as quickly as possible about any changes to your circumstances will mean you won't owe a large amount of backdated rent.

### **How do I tell the Council when my circumstances change?**

You can tell us about the change by contacting the Rent Assessment Section (contact details on the last page). Once we receive evidence of the change, we will adjust your rent. We will tell you what documents we need from you to make the necessary changes to your account.

### **How can I pay my rent?**

Your rent is charged every Saturday. You must pay your rent in advance each week. In the table below, we list the ways you can pay (column 1) and some conditions and tips for each way of paying (column 2).

Ways you can pay	Conditions and tips
<p>Use the Household Budget Scheme. This involves paying your rent straight from your social welfare payment. (Contact our Rents Section for further details.)</p>	<p>You can only use this way of paying if you:</p> <ul style="list-style-type: none"> <li>• collect your social welfare payment from a post office (not a bank), and</li> <li>• you have filled in a form from our Rents Section to set up your Household Budget payment.</li> </ul>
<p>Use your Rent Payment Card in any post office or any shop displaying the PostPoint sign.</p> 	<ul style="list-style-type: none"> <li>• Use your Rent Payment Card so that your payments are credited to the correct account.</li> <li>• Keep your rent payment receipts, at least until you have checked the payments against your rent account statement.</li> <li>• We send the statement every three months.</li> </ul>
<p>Online by registering at <a href="http://www.mybills.ie">www.mybills.ie</a></p>	<ul style="list-style-type: none"> <li>• You will need to register on the My Bills website by filling in an online form. Have your payment number ready, as you will need to type it in when registering. It is on the back of your Rent Payment Card. If your payment number starts with the letter D or the letter R, you will have to change the letter to a number, as My Bills online will only allow numbers.</li> </ul> <p><b>So:</b></p> <ul style="list-style-type: none"> <li>- If your payment number starts with 'D', type in the number '1' instead.</li> <li>- If your payment number starts with R', type in the number '7' instead.</li> </ul> <ul style="list-style-type: none"> <li>• Select Dun Laoghaire/Rathdown Mesne as the company you are paying.</li> </ul>
<p>Set up a standing order from your bank or building society account.</p>	<p>Make sure you write your payment number on the Standing Order Form, available from our Rents Section. Otherwise, your payment may not show on your account. You can find your payment number on the back of your Rent Payment Card.</p>

## **What do I do if I can't pay my rent?**

If you get into difficulty paying your rent or you think you might get into difficulty, please contact us immediately. We are here to help you.

## **What can I do if I am in arrears (owe rent)?**

You can pay off what you owe bit by bit by paying more than your weekly rent each week. It is important that you make an agreement with us about how to pay rent owed in this way – and that you stick to this agreement.

If you are in arrears (owe rent), the sooner you tackle the problem, the better. Talk to us.

## **How do I make an arrangement to clear rent owed?**

To clear the rent you owe, contact our Rents Section on (01) 205 4841. You may also wish to contact your local Money Advice and Budgeting Service (MABS), which is independent and confidential service. (Find its phone number at the bottom of this page.)

The next step is to agree a plan with us to clear the arrears. Once you make an arrangement and keep to it, your arrears will reduce. We will be satisfied you are clearing your arrears even if it takes a while to clear them completely.

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

If you don't pay rent owed, we may have to reduce the housing service we provide to you. For example, we may not respond to any maintenance requests you make until you start to address your arrears.

If you still do not pay the rent you owe, then we may have to take you to court.

## **Will I be taken to court for rent arrears?**

Yes, we may take you to court if you refuse to come to a reasonable arrangement to pay rent owed or if you do not keep to the agreed arrangement. At this stage, you must clear all the arrears and pay our legal costs or you will be evicted. If you are evicted, we will not re-house you.

## **Useful phone numbers**

If you have a question about your rent or you want to talk about rent owed and how to pay it in a reasonable way, contact:

Rents Section: Tel (01) 205 4841

You can also contact MABS for independent advice: Tel 0761 07 2000

**We hope this leaflet has been helpful.**

**Please come to us with any questions you may have about your rent. We are here to help.**