Housing Rights

https://www.housingrights.org.uk/housing-advice/help-pay-housing-costs/paying-your-rates-bill

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Paying your rates bill

This information is for people living in Northern Ireland.

Rates are a property tax used to pay for public services. It is a separate bill you pay on a property either by lump sum, direct debit or in a post office. Land and Property Services (LPS) collect this money and can take legal action against you if you do not pay.

Your rates bill is based on your property's capital value and the council area you live in. It includes:

- the regional rate for Northern Ireland, decided by the NI Assembly, and
- a district rate, decided by your own council

You can check how much your rates bill should be.

Help paying rates

You can get help to pay rates from:

- Housing Benefit if you already get it or are State Pension age or older
- Rate Rebate if you get Universal Credit

Social renters and rates

Rates are included in the charges for social tenants. They can be covered by Rate Rebate and are usually paid directly to the landlord. It can be paid to the tenant if they get a partial rebate.

Private renters and rates

Who pays the rates will depend on the terms of your tenancy agreement and the law. It can be either you or your landlord. The person responsible will be the LPS contact and will be liable for any arrears.

Your landlord will have to pay the rates if the property:

- has a capital value of £150,000 or less, or
- is a House in Multiple Occupation

You will have to pay the rates if:

- the property's capital value is £150,000 or more, or
- your tenancy agreement says you have to pay the rates

If relevant, ask for proof that your landlord pays the rates.

Check who has to pay rates

Check your tenancy agreement to see who is supposed to pay rates. For example, your agreement may say that:

- your landlord pays rates
- rates are included in your rent
- rates are a separate charge you pay in addition to rent

Check the capital value of your home.

Challenge your rates amount

You can challenge your rates bill by appealing your capital value if you think it's too high. You need to keep paying your rates while you appeal. You'll get a refund of any money you've overpaid if LPS agrees with your appeal.

To follow up on the appeal, you can:

- contact LPS for the initial appeal
- contact the Commissioner of Valuation at LPS if you're unhappy with the outcome of the appeal
- make a further appeal to the Northern Ireland Independent Valuation Tribunal

Get help for rates arrears

If you do not pay rates, you can end up in arrears. This is when you owe money to LPS. If you fall behind or think you might miss a payment, get help as soon as possible. There are a lot of rules for dealing with rates arrears, but you may be able to work out a payment plan.

Going to court for rates arrears

Non-payment of rates is a serious matter. You could end up in court.

If you miss a rates payment, LPS will:

- send a reminder letter that you have missed a payment. If you have a payment plan in place, you must pay within seven days to maintain the plan
- send a final notice if you don’t pay the debt or contact LPS about your situation

You can reach out to LPS and try to work out a payment plan. If you do not pay or respond to notices, LPS can issue a Process for Debt Proceedings. This is a notice with:

- how much you owe in costs and arrears
- a date for a court hearing

If you do not pay the full amount before the date of your hearing, the case will go to the Magistrates' Court. LPS usually won’t agree to a payment plan at this point. You can attend the court hearing to dispute the amount you owe. Housing Rights cannot represent you at rates debt hearings.

If the judge decides you must pay, you will get a Decree with the details. Contact LPS if you want to work out a payment plan. If you do not, the case will be referred to the Enforcement of Judgments Office (EJO).

If you do not pay your debt or contact LPS to talk about your debt, the EJO will send a Notice of Intention. If you don't pay the full amount within 10 days:

- your credit rating will be affected
- the EJO will add extra costs

The EJO can take action to recover the debt, including:

- an Attachment of Earning orders – your employer deducts an amount from your wages and pays the EJO directly
- orders Charging Land – you pay what you owe when you sell the property
- Garnishee orders – the EJO asks your bank or building society to hand over money from your account
- Seizure orders – the EJO takes some of your belongings that cover the debt

Bankruptcy

LPS can start bankruptcy proceedings if you owe more than £5,000. Bankruptcy proceedings are expensive. In bankruptcy, a trustee is appointed to take over your property. The property can be sold to recover your debt.

You can get free debt advice from:

- Step Change
- Advice NI

More advice

- Managing your mortgage
- Claiming Universal Credit
- Housing Benefit