



20 June 2025

Dear Applicant

**Our Ref: FOI 766**

Your request for information received and clarified on 28 May 2025 has been handled under the Freedom of Information Act 2000 (FOIA).

**Request**

- 1) What is the total value of rental arrears owed to NIHE housing stock?
- 2) What is the total value of rental arrears owed by the Housing executive to housing associations?
- 3) How do the NIHE recover rent arrears in a timely manner. Is there a sanction policy?

**Our response**

- 1) £17,706K – the gross current rent arrears as at the end of May 2025, for all domestic stock including unattached garages. Gross Current Rent and Rates arrears for domestic stock includes a portion which is pending from Welfare Benefit payments which are paid in arrears.
- 2) The Housing Executive does not rent properties from housing associations therefore the value of rental arrears owed is £0.
- 3) The Housing Executive has a robust arrears recovery process. Rent arrears are first identified in the system for action at £35+ when initial contact will be made with the tenant. Rent arrears are monitored through an escalatory system where an increasing arrear will prompt the next stage in our arrears recovery process.

If no voluntary arrangement is made with the tenant and the arrears increase the Housing Executive can apply for a deduction to be made from any permitted benefit entitlement the tenant may be in receipt of to recover the arrear.

Where an arrear remains unaddressed, the tenant will reach the trigger point to be issued a Notice Seeking Possession (£500 arrears) which is the first serious step in the direction of the legal action the Housing Executive can take to recover possession of the property. This process will involve the Housing Executive instructing our retained solicitors to apply for a County Court Hearing where we will seek to be awarded an Order for Possession and Debt. If the tenant defaults on the conditions of that Order (unless it has been granted on an immediate basis normally reserved for tenants who have accrued significant arrears within the first year of their tenancy) the Housing Executive will commence proceedings

with the Enforcement of Judgements Office to ultimately recover possession of the property (this would be a last-resort option).

At all stages of the arrears recovery process, Housing Executive staff are required to attempt to make contact with the tenant either by telephone or a visit to the tenant's home with the aim of making a voluntary arrangement to repay the arrears. If, during this discussion, it is revealed the tenant is experiencing financial difficulties they are offered our Making Your Money Work service which includes an assessment of their entitlement to state benefits, referrals to independent debt advice and other advice services, and to our own in-house benefit and debt advice team provided by our Financial Inclusion Managers.

Likewise, at all stages of the arrears recovery process, if the tenant comes to a voluntary arrangement which meets their ongoing rent and rates liability, and reduces their arrear, the Housing Management System will not recommend the next action be taken i.e. legal and recovery action will not be taken on a tenant who is currently paying and reducing their arrear.

This concludes our response.