**South Dublin County Council**

**Debt Management Plan**

**Housing Rents**

**South Dublin County Council Debt Management Plan**

If a tenant fails to pay the DR and is, or is at risk of falling into arrears because of change in household income/other circumstances, the tenant is obliged to make contact with the Council’s Housing Rents Team to discuss their individual household circumstances.

Where the tenant engages proactively with the Housing Rents Team, a Debt Management Plan (DMP) will be agreed in consultation with the tenant.

**How Could You Benefit From Debt Management Plan?**

* Your weekly rent payment will be set at an affordable figure.
* A DMP could prevent the loss of your tenancy and enables you to prioritise rent payments.
* It could give you the additional time that you need to repay your rent arrears.
* Sufficient provision will be made for you to cover your important bills and other vital regular expenditure.
* A debt management plan might reduce the stress and pressure that you are experiencing and manage your rent and arrears.
* Provide you with support of a Social Worker if required

**How can you pay while on a Debt Management Plan?**

* House Hold Budget if applicable
* Standing Order

These payment options are for your convenience and to assist you in managing your household income. If you have any concerns you can speak with the rents team at any stage to agree suitable options applicable.

Where a tenant fails to contact the Council and does not engage with a DMP legal proceeding may be considered in line with the Rent Arrears Policy.

The council will at all times assist and advice you of your current situation and can provide other assistance depending on your circumstances.

\*Tenant may be contacted at all times either electronically, by post, in person or by telephone.

House Hold Details

Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Cust ID: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ A/C No. : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ DR No. : \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Tennant/s \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Occupant’s \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Relationship \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Relationship \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Relationship \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Relationship \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Weekly/Monthly Income

|  |  |  |
| --- | --- | --- |
| **Household Wages & Salary** | **Net Amount** | **Totals** |
| Your Wages/Salary  | € |  |
| Partner Wages/Salary  | € |  |
| Other Wages/Salary  | € |  |
| Total Wages/Salary |  | € |
| **Other Type of Income** |  |  |
| Maintenance/Child Support | € |  |
| Pension | € |  |
| Other Income | € |  |
| Total other Income |  | € |
| **Benefits/Social Welfare** |  |  |
| Social Welfare Allowance | € |  |
| Jobseekers Allowance  | € |  |
| Child Benefit | € |  |
| Careers Allowance | € |  |
| Disability Allowance | € |  |
| Family Incomes Supplement | € |  |
| Other Benefits | € |  |
| Total Benefits/Social Welfare |  | € |
| **Total Weekly/Monthly Income**  |  | € |

Weekly/Monthly Expenditure

|  |  |  |
| --- | --- | --- |
| **Essential Bills** | **Net Amount** | **Totals** |
| Rent | € |  |
| Electricity  | € |  |
| Gas | € |  |
| TV Licence | € |  |
| Childcare  | € |  |
| Maintenance/Child Support | € |  |
| Total Essential Bills  |  | € |
| **Travel**  |  |  |
| Petrol/Diesel | € |  |
| Public Transport Ticket | € |  |
| Car Tax | € |  |
| Car Insurance | € |  |
| Car Maintenance (€25 per vehicle per month) | € |  |
| Total Travel  |  | € |
| **Housekeeping** |  |  |
| Food & Toiletries  | € |  |
| Nappies & Baby items | € |  |
| Cloths/Shoes (€35 per adult, €25 per child per month) | € |  |
| Pet food | € |  |
| Total Housekeeping |  | € |
| **Other Expenses** |  |  |
| Medical/dental/glasses | € |  |
| Hairdressing | € |  |
| Phones | € |  |
| Internet/Satellite | € |  |
| Hobbies & Gym | € |  |
| School trips | € |  |
| Vet bills | € |  |
| Pet Insurance | € |  |
| Credit Card  | € |  |
| Other | € |  |
| Total Other Expenses  |  | € |
| **Total Expenditure**  |  | € |

|  |  |
| --- | --- |
| Total Weekly/Monthly Income | € |
| **Less** |  |
| Total Weekly/Monthly Expenditure | € |
| **Total Surplus** | € |

|  |  |
| --- | --- |
|  | SOUTH DUBLIN COUNTY COUNCIL |

DEBT MANAGEMENT PLAN (DMP) FOR PAYMENT OF RENT AND ARREARS

 Cust ID: \_\_\_\_\_\_\_\_\_\_\_\_

RE: (Address) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ A/C No: \_\_\_\_\_\_\_\_\_\_\_\_ DR No: \_\_\_\_\_\_\_\_\_\_\_\_

I/We \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, of the above address, undertake to pay the weekly rent of €\_\_\_\_\_\_\_\_\_ **and** a minimum payment of €\_\_\_\_\_\_\_\_\_ towards outstanding arrears.

**Total weekly payment: €\_\_\_\_\_\_\_\_\_**.

I/We understand that in the event of the above undertaking not being complied with in full, the Council will institute/continue proceedings for recovery of the premises.

The making of this arrangement is without prejudice to the termination of the Tenancy and the right of South Dublin County Council to apply for possession of the above property.

Signed: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

 Tenant Tenant

Phone \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Phone \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

DMP agreed with: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_ Housing Rent Section