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Private Tenancies Act – Payment Options Survey – Summary of Results

October 2023

Contents

Introduction:.....	3
Summary Overview:.....	5
Results:.....	6
Type of Respondents:.....	6
Section 1: Private Sector Tenants results	7
Section 2: Private Sector Landlord/Letting Agents results.....	14
Section 3: Local Councils, Housing Representative Bodies, Charities and Other Organisations/Individuals results.....	21
Conclusion:.....	27
Appendix 1: Data Tables	29
Data Tables: Private Sector Tenants	30
Data Tables: Private Sector Landlords/Letting Agents	34
Data tables: Local Councils, Housing Representative Bodies, Charities and Other Organisations/Individuals	37
Appendix 2: Qualitative Results	39

Introduction

The issue of cash payments and landlords offering a choice of payment method to tenants was first raised by the Communities Committee, during the scrutiny stage of the Private Tenancies Bill (now the Private Tenancies Act (Northern Ireland) 2022). The Committee was concerned by evidence it heard in relation to tenants going to pay their rent with £1,000 cash on their person and, as a result, it considered that the Bill should be amended to ensure that tenants be given a choice of payment methods. Following further discussion, the Committee accepted that the Department should first gather and analyse wider evidence to ascertain if this legislation was actually needed.

Section 12 of the **Private Tenancies Act (Northern Ireland) 2022** contains a power for the Department to make regulations requiring landlords to offer tenants a choice of payment methods for rent and other payments relating to their tenancy, after consultation, if required.

Section 12 also placed a duty on the Department to consult with:

- district councils
- such persons as appear to be representative of landlords
- such persons as appear to be representative of tenants
- such other persons as it considers appropriate (which may include landlords and tenants)

The Department is further required to prepare a consultation report. This report is required to be laid before the Assembly and published before the 28 October 2023.

An online survey was designed with statistician colleagues in Professional Services Unit and was launched on the Citizen Space platform to facilitate the consultation.

The survey was open for 8 weeks from 22 May 2023 to 17 July 2023. The survey was split into 3 sections and included questions for tenants, questions for landlords and questions for councils/other organisations/other individuals.

The questions asked in the research were focused on ascertaining if:

- Paying in cash was an issue for tenants
- Tenants are being offered a choice of payment methods
- Tenants are happy with their current method of payment
- Landlords offer a choice of payment methods

- Councils had to intervene in any disputes or deal with any complaints due to disagreement about a method of rent payment
- Legislation is required to deal with this issue

The survey was aimed at tenants, landlords and their representatives, district councils and anyone else with an interest in the private rented sector in NI.

The survey was hosted on a dedicated Departmental webpage. To target as wide an audience as possible the survey was promoted widely, including via the Department's X (formerly known as Twitter) page and during events, such as, conferences and workshops with relevance to the private rented sector. A number of organisations also referenced or promoted the survey on the Department's

behalf including Housing Rights, Property Mark, Tenancy Deposit Scheme Administrators, and the Housing Executive.

During the course of the survey, it was identified that there was a low response rate from landlords. To help address this issue, the Department made further contact with the Landlords Association for Northern Ireland (LANI) asking that they distribute the survey to members. An article was also inserted into the Landlord Newsletter, which targets approximately 4,000 landlords. This helped increase the number of landlord respondents to 188 (this figure included letting agents).

We would like to thank all the organisations for publicising the survey to their users, as this was an important factor in securing responses. We would also like to thank all those individuals and organisations who took time to complete the survey.

Summary Overview

The online questionnaire had several separate sections for response by each type of respondent:

- Private Sector Tenant
- Private Sector Landlords/Letting Agents
- Local Councils, Housing Representative Bodies, Charities and Other Organisations/Individuals

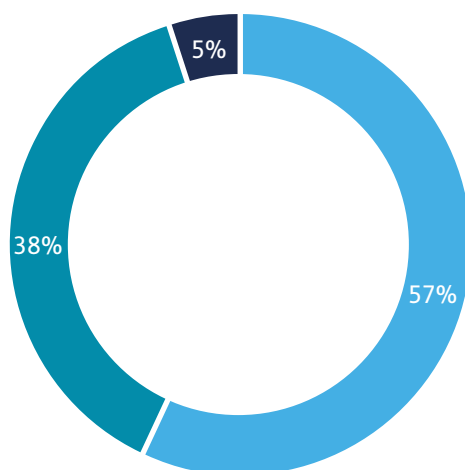
There were 498 responses to the online survey; a breakdown of total responses by respondent type is provided on the next page. It should be noted, however, that not all respondents answered every question within their section. As a result, the base numbers presented in the

charts and tables below may differ for each question. Due to the low number of responses received by some respondent types, caution is advised when interpreting the data presented in these sections.

Three organisations also submitted email responses/comments to the consultation. Some of these responses were concise and did not explicitly answer all the questions asked. We have captured these responses in the wider narrative. While the report gives a summary of some comments, Appendix 2 gives more detail. **Please note;** some of the information contained in Appendix 2 has been redacted/slightly amended to ensure individuals could not be identified.

Results:

Type of Respondents:



- Private Sector Tenant
- Private Sector Landlord/Letting Agent
- Councils, other Organisations and Individuals

Base = 498

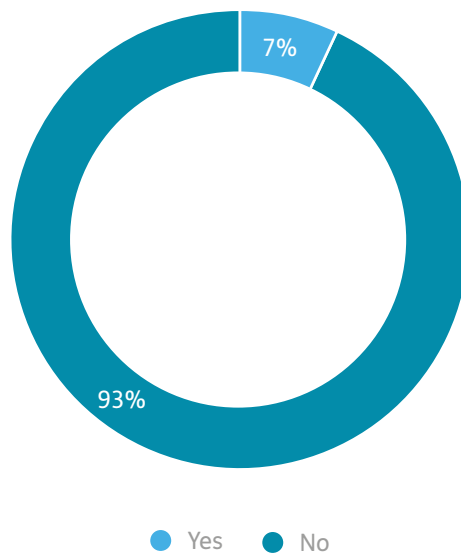
Over half of all respondents (285/57%) were responding as Private Sector Tenants, almost two fifths (188/38%) of responses were from

Private Sector Landlords or Letting Agents and (25/5%) were from Councils, Other Organisations/Individuals.

Section 1: Private Sector Tenants results

In total there were 285 responses from Private Sector Tenants. It should be noted, however, that not all respondents answered every question. As a result, the base numbers presented in the charts and tables below may differ for each question.

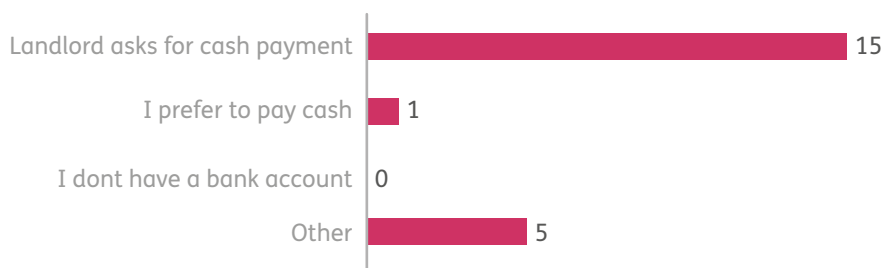
Figure 1.1: Do you currently pay some or all of your rent or other payments relating to your tenancy in cash directly to your landlord or their agent?



Base = 285

The vast majority of tenants (93%) do not make any payments relating to their tenancy in cash, whilst 7% do.

Figure 1.2: If yes, why?

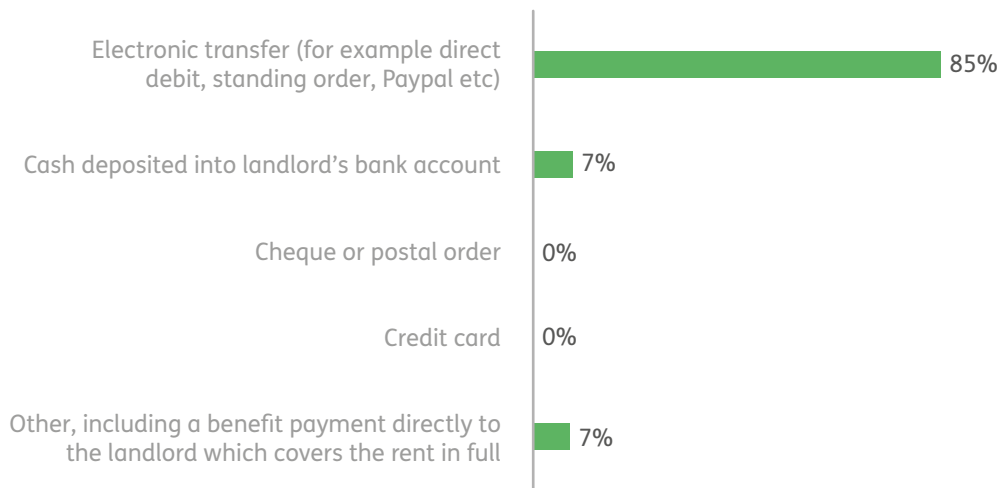


Base = 21

Of those respondents who do make payments in relation to their tenancy by cash, almost three-quarters (15) do so because their landlords ask for cash payments. Other responses included housing benefit covering part of the rent payment whilst the excess is paid in cash. Two of the respondents, although

responding that they paid in cash, actually went on to state they paid by standing order.

Figure 1.3: If no, which payment method do you use to pay rent or other payments relating to your tenancy?

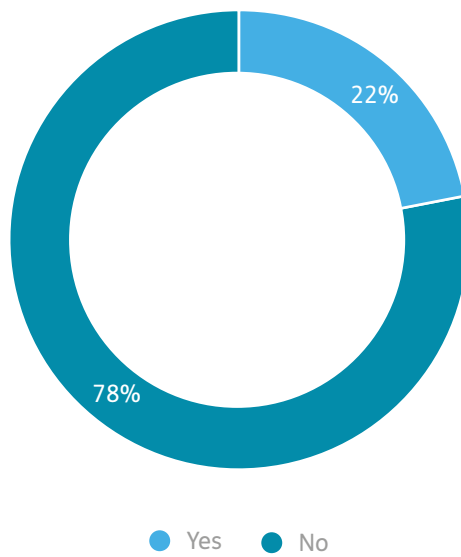


Base = 267

Of those respondents who do not make any payments in relation to their tenancy by cash, the majority (85%) pay by electronic transfer, 7% deposit cash into their landlord's bank account and 7% pay by other means including

benefit payments. Other responses included partial rent payments covered by the tenant and the remainder paid by Universal Credit, debit card payments, on an online portal and direct payments to a letting agent.

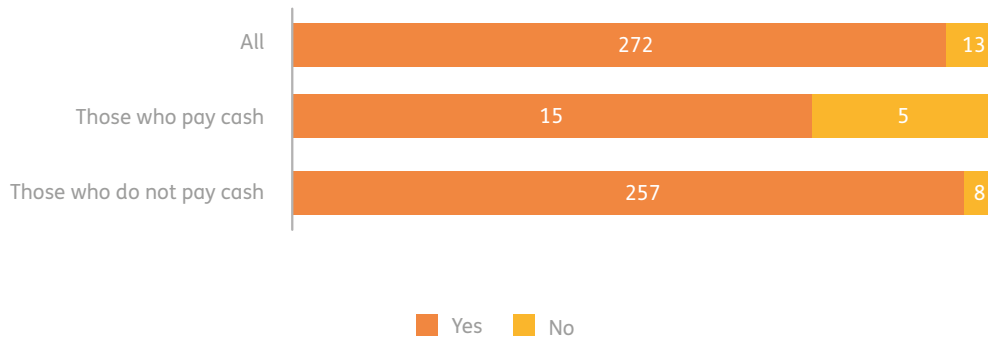
Figure 1.4: When you were agreeing your tenancy, did your landlord or agent offer you a choice of payment method?



Base = 285

When agreeing their tenancy only one-fifth (22%) of respondents were offered a choice of payment method, whilst over three-quarters (78%) were not.

Figure 1.5: Are you happy with the method you currently use to pay your rent?



Base = 285 (Note: Chart shows numbers rather than percentages due to the small number of respondents who pay by cash.)

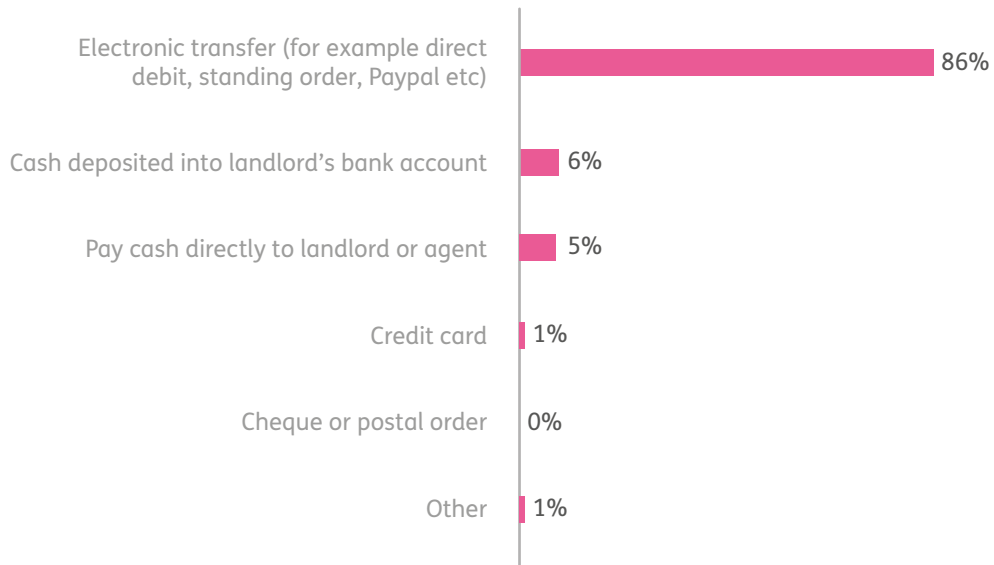
The vast majority (95%) of respondents are happy with their current method of payment for their rent, whilst the remaining 5% are not. Of the 20 respondents who pay their rent in cash, three-quarters (15 respondents) are happy with this payment method and the remaining quarter (5 respondents) are not. The vast majority (97%) of those who do not pay their rent in cash are happy with their current method of payment.

Of those respondents who are happy with their current method of payment, the reasons provided included convenience, security, proof

of transaction, automatic payments ensuring timeliness and allowing tenants to budget. The reasons provided by those who are not happy with their current method of payment included landlords refusing to give receipts, outdated forms of paying, no flexibility, no choice, and inconvenience.

It should be noted that from 1 April 2023, a landlord is required by law to provide a receipt for any cash payment made by a tenant in relation to a tenancy so this should address concerns.

Figure 1.6: If you had a choice of payment method, which would you choose?

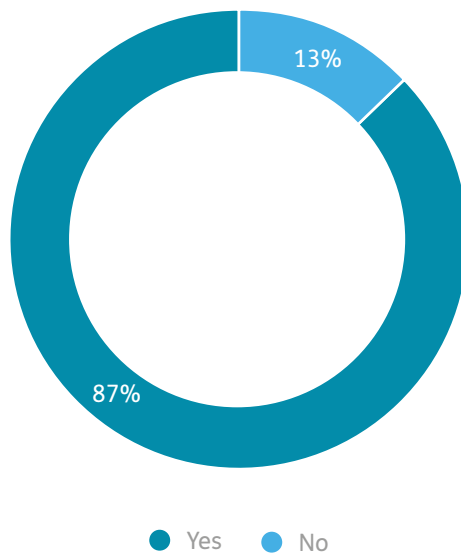


Base = 285

Given a choice, the majority of respondents (86%) would choose to pay their rent by electronic transfer, 6% would choose to deposit cash into their landlord's bank account, 5% would choose to pay cash directly to their landlord or agent, 1% would choose to pay by credit card and 1% would choose

other methods of payment. Other methods of payment specified by respondents included housing benefit payments paid directly to the landlord and the ability to change payment methods each month depending on what cash the tenant has available.

Figure 1.7: Do you think it would be good practice for a landlord to offer a choice of payment methods?



Base = 285

The majority of respondents (87%) think it is good practice for a landlord to offer a choice of payment methods, whilst 13% did not.

Figure 1.8: If yes, do you think this should be included as guidance for landlords or should

legislation require landlords to give a choice of payment methods?



Base = 262

Just over three-fifths of respondents (61%) thought there should be legislation for landlords to give a choice of payment, whilst the remaining 39% thought this should be included as guidance. The reasons provided by respondents favouring legislation included the possibility of landlords not accepting guidelines, guidelines being misleading, safeguarding tenants and ensuring that different payment options are available to

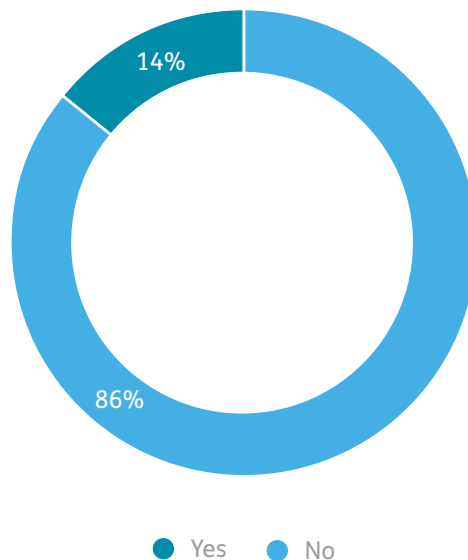
accommodate different needs and accessibilities. Responses from those in favour of guidance included the possibility that less flexibility for landlords could decrease in number of available properties, legislation may create an unnecessary burden on those responsible for enforcing it, there are other issues with landlords that should take precedence, and the freedom of the landlord and tenant to make their own arrangements.

Section 2: Private Sector Landlord/Letting Agents Results

In total there were 188 responses from Private Sector Landlords and Letting Agents. It should be noted, however, that not all respondents answered every question. As a result, the base numbers presented in the charts and tables

below may differ for each question.

Figure 2.1: Do you receive any rent or other payments relating to one of your properties in cash from tenants?

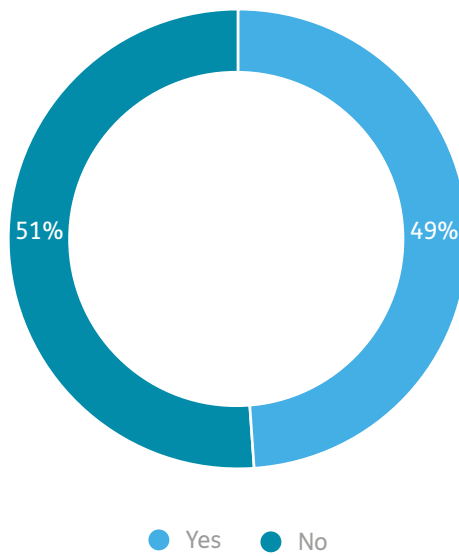


Base = 188

The majority of landlords (86%) do not receive any rent or other payments relating to one of their properties in cash, whilst 14% do. All of the respondents (27) who receive rent or other

payments relating to their properties in cash do so because the tenant has requested to pay in cash.

Figure 2.2: Do you offer your tenants a choice of payment method at the beginning of tenancy?

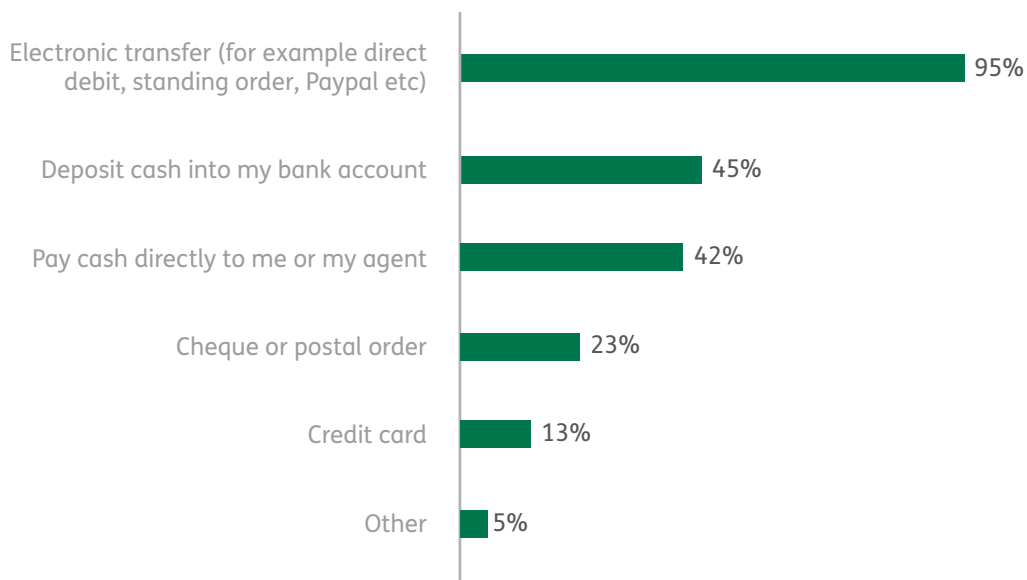


Base = 188

Just under half of respondents (49%) offer their tenants a choice of payment method at

the beginning of their tenancy, whilst slightly over half (51%) do not.

Figure 2.3: If yes, which methods do you offer?

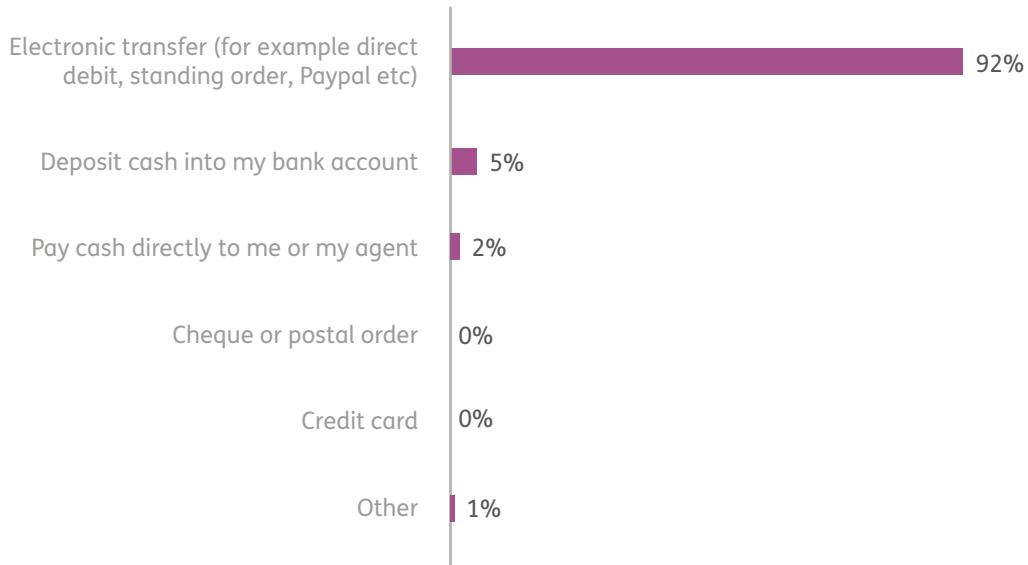


Base = 266

Of the landlord respondents who offer their tenants a choice of payment method, the vast majority (95%) offer electronic transfer. Similar proportions of landlords who responded offer tenants the option to deposit cash into their bank account (45%) and to make cash payments directly to the landlord

or agent (42%). Other options offered included payment by cheque or postal order (23%) and by credit card (13%). Other methods specified by respondents included housing benefit payments paid directly to the landlord; payments handled by a letting agent; and debit card payments.

Figure 2.4 If no, how do you prefer rent to be paid?



Base = 99

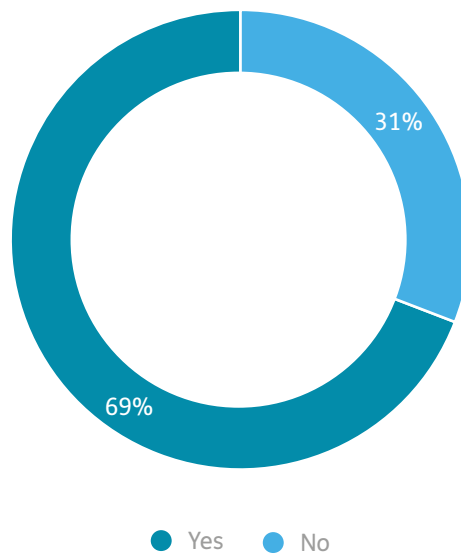
Of the respondents who do not offer their tenants a choice of payment method, the vast majority (92%) prefer rent is paid by electronic transfer. Only 5% wish to have cash deposited into their bank account and 2% ask that cash is paid directly to them or their agent. Other methods specified by respondents were payments through a letting agent; and all payment options being

open to the tenant as long as the payment is received by the specified date.

Why is this your preferred method?

Comments were received regarding the security risk and costliness of accepting cash payments. Other emerging themes included convenience, timeliness, transparency, transaction records and tax obligations.

Figure 2.5: If a tenant requested a different payment method, with you still receiving the rent due by the appropriate date, would you agree to this?

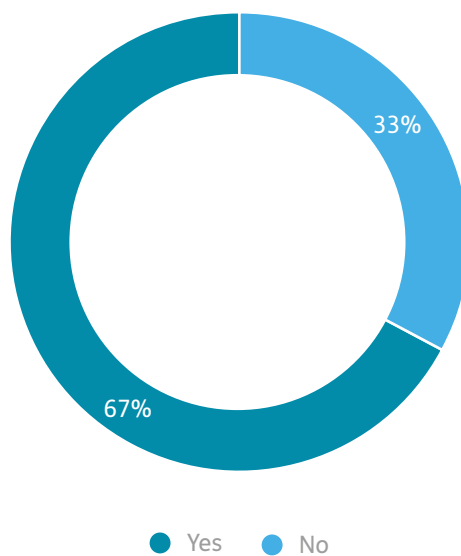


Base = 188

Most of the respondents (69%) agreed that they would accept a different payment method requested by a tenant if the rent due was paid by the appropriate date. Just under one third of respondents (31%) did not agree.

Reasons provided by those who did not agree included the inconvenience; costliness and security risk with cash payments; merchant charges incurred from card payments; tax returns; and that requests for credit card payments may indicate affordability issues.

Figure 2.6: Do you think it would be good practice for a landlord to offer a choice of payment methods?

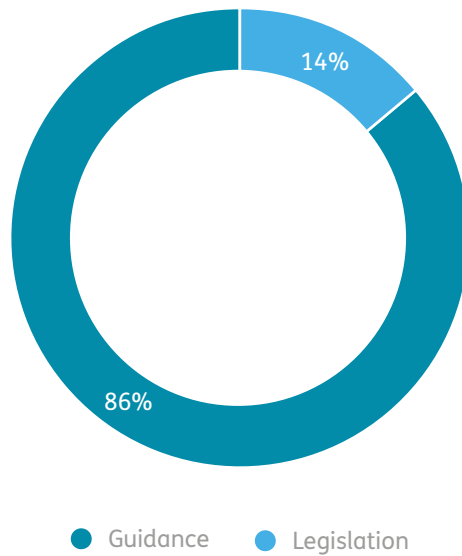


Base = 186

Around two thirds of respondents (67%) think it is good practice for a landlord to offer a choice of payment methods, whilst 33% do not.

Figure 2.7: If yes, do you think this should be included as guidance for landlords or should

legislation require landlords to give a choice of payment methods?



Base = 143

The majority of respondents (86%) believe offering a choice of payment methods should be included as guidance for landlords, whilst the remaining 14% believe legislation should be introduced. Reasons provided by those in favour of legislation included that landlords should not be forced to accept methods that are inconvenient and can be used by tenants to delay payments; landlords should be allowed to collect their rent according to their

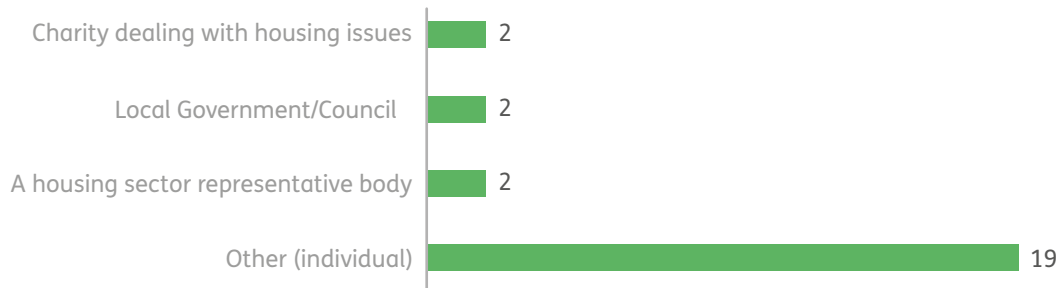
own preferences as other businesses are; guidance is less prescriptive and can explain the drawback and benefits; and additional legislation will decrease the rental market. Comments in support of legislation included eliminating cowboy landlords; improving the rental sector for the good and protecting tenants; transparency for tax/benefits purposes; and legislation is more robust and cannot be ignored.

Section 3: Local Councils, Housing Representative Bodies, Charities and Other Organisations/Individuals results

In total there were 25 responses from Councils, other organisations, or individuals. Due to the low number of responses caution is

advised when interpreting the data presented in this section.

Figure 3.1: Type of respondent

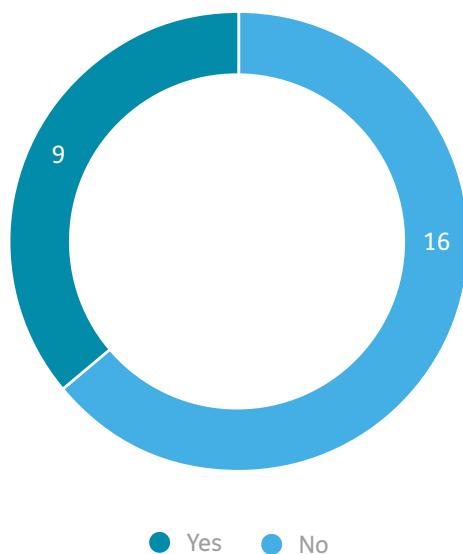


Base = 25

Of those 19 respondents that selected Other, these were mainly made up of social housing

tenants or former private sector tenants, some of whom who are now homeowners.

Figure 3.2 - Are you aware of any issues with landlords or agents only accepting cash payment methods for rent or other payments relating to tenancies?



Base = 25

Over three-fifths of respondents (16) were not aware of any issues with landlords or agents only accepting cash payment methods for rent or other payments relating to tenancies, whilst nine respondents were aware of issues. In addition, none of the respondents have had to intervene in any disputes with landlords or agents and/or tenants due to a disagreement over a method of rent payment. There may be

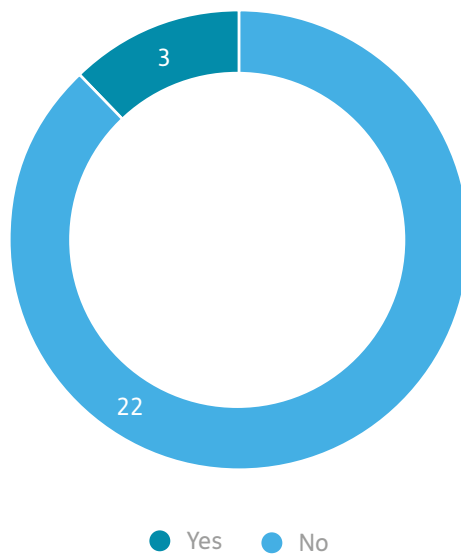
some issues in relation to a requirement for cash payments when the tenant is dependent on benefit payments. This includes meeting a timescale set by a landlord or problems in making a claim for Housing Benefit/UC Housing costs or Rate Rebate. Given the financial vulnerability of some households, reliance on cash can be a way to budget and manage their money.

Some notable comments from letting agents/companies included:

Quote: We ask our tenants to pay by standing order through their banks and this arrangement works well for both parties. Sometimes we find that tenants want to pay their first month's rent in cash, purely because they may not have had time to arrange payment through their bank and the agent cannot release keys until the payment has been confirmed. The agent prefers not to take cash but in some cases it is the most practical solution and tenants go to the nearest bank card machine and return, money in hand. This solution is normally suggested by the new tenant, as they have not got around to arranging a bank transfer in advance, and they want possession of the new property.

Quote: We have been in business since 1996 and although we received some rents in cash at the beginning, we haven't done so in many years and while we have had thousands of tenants through the hundreds properties we manage I don't recall a single instance in which tenants raised a query or indeed any concerns regarding method of payment.

Figure 3.3 - Have tenants complained to you or your organisation about their payment method?



Base = 25

The majority of respondents (22) have not received complaints from tenants regarding their payment method, whilst the remaining three respondents have.

If you have answered yes to any of the previous three questions, please provide any relevant details.

Comments were received regarding landlords only accepting cash payments and refusing to accept alternative payment methods when requested, tenants are therefore faced with the security risk of holding large volumes

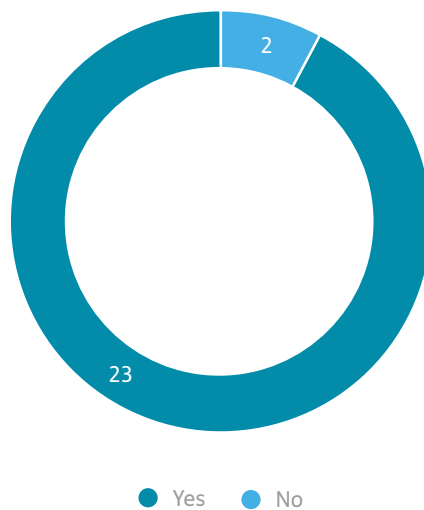
of cash. Others have reported landlords not providing receipts or proof of payments which allow loopholes to claim that payments were never received; landlords not returning security deposits; and only accepting cash to avoid tax obligations.

It should be noted that from 1 April 2023, a landlord is required by law to provide a receipt for any cash payment made by a tenant in relation to a tenancy so this should address concerns.

Quote: Tenants are generally accepting of the method of payment chosen by the landlord. Nevertheless, they are aware that a requirement to pay in cash only can cause issues with budgeting, particularly where the tenant is dependent on receiving benefit payments within the time scale set by the landlord. Issues can also arise where a landlord who is requiring payment in cash, will not co-operate with a tenant seeking to make a claim for Housing Benefit /UC Housing costs or Rate Rebate.

From a financial inclusion perspective we would advocate that the tenant has different payment options available to them to make the payment. This would allow choice and control in terms of their individual personal budgeting and management of money. Given the financial vulnerability of some households, reliance on cash can be a way to budget and manage their money.

Figure 3.4 - Do you think it would be good practice for a landlord to offer a choice of payment methods?



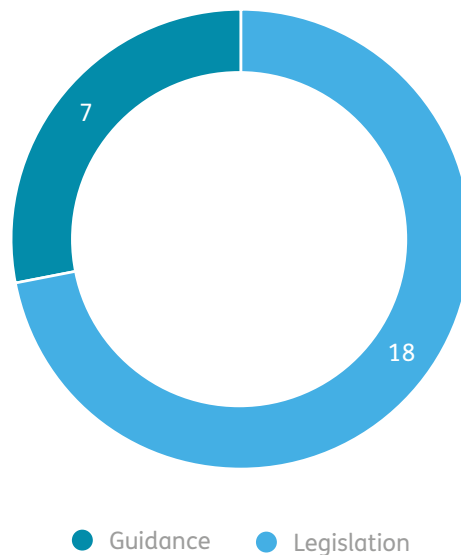
Base = 25

Most respondents (23) think it would be good practice for a landlord to offer a choice of payment methods, whilst the remaining two respondents do not.

Reasons for agreeing tenants should be offered a choice of payment methods included this would allow choice and control in terms

of their individual personal budgeting and management of money.

Figure 3.5 - If yes, do you think this should be included as guidance for landlords or should legislation require landlords to give a choice of payment methods?



Base = 25

Just under three-quarters (18) of respondents think legislation should require landlords to offer a choice of payment methods, and the remaining seven respondents think it should be included as guidance.

Why?

Reasons provided by respondents in favour of legislation include mitigating the negative

implications related to cash-only payments; legislation will protect tenants as it is mandatory; and landlords will not adhere to guidance therefore little will change.

Comments in favour of guidance include legislation only complicates civil matters/contract disputes & increases overhead workload.

Conclusion

The issue of cash payments/payment method options to tenants in relation to their tenancy had not previously been raised to the Department, including during work from 2015 – 2017 to develop the Private Rented Sector in NI – Proposals for Change.

The results of this survey indicate that paying in cash is a very limited practice and that the majority of tenants were happy with their current method of payment.

Some headline figures are that:

- 93% of tenants surveyed do not make payments in cash. Out of the 7% that do pay cash almost three quarters (15) do so because their landlord asks for cash payments. (It should however be noted that 2 of the respondents later went on to state they paid by standing order, reducing this number further).
- 86% of landlords do not receive any rent or other payments relating to one of their properties in cash, whilst 14% do. Out of the landlord respondents (27) who receive rent or other payments to their properties in cash do so because the tenant has requested to pay in cash.
- 78% of tenants stated they were not offered a choice of payment. However, most respondents are happy with their current method of payment. Just under half of those landlords who responded (49%) do offer a payment option, the vast majority

(95%) of which, offer electronic transfer as an option.

- Those landlords who do not offer an option, prefer to use electronic transfer (92%). Only 5% wish to have cash deposited into their bank account and 2% asked that cash is paid directly to them or their agent.
- Over three-fifths (16) of Organisations including local councils, Housing Representative Bodies and Charities were not aware of issues of landlords only accepting cash payments and only three respondents out of 25 had complaints from tenants about their payment method.

That said, 61% of tenant respondents, 18% of landlord respondents and just over 75% of those who responded from Councils/ other organisations believe that legislation should require landlords to offer a choice of payments. Reasons for this included that it would mitigate the negative implications related to cash-only payments (such as, difficulties withdrawing cash and potential tax avoidance from landlords); legislation will protect tenants as it is mandatory; and landlords will not adhere to guidance therefore little will change. Comments in favour of guidance include that legislation can complicate contract issues and increase workload.

This report is being laid before the Assembly and published to meet the statutory duty

under Section 12 of the Private Tenancies Act (Northern Ireland) 2022.

Final decisions on legislation will be subject to the decision of a Minister and the approval of

an Assembly. In the interim the Department will use available tools, such as, the landlord toolkit and the Department’s website to advise it is good practice for landlords to offer tenants a choice of payment methods.

Appendix 1: Data Tables

Data Tables: Type of Respondent		
Option	Total	Percentage
Private Sector Tenant	285	57%
Private Sector Landlord/Letting Agent	188	38%
Councils, Other Organisations and Individuals	25	5%
Total	498	

Data Tables: Private Sector Tenants

Do you currently pay some or all of your rent or other payments relating to your tenancy in cash directly to your landlord or their agent?		
Option	Total	Percentage
Yes	21	7%
No	265	93%
Total	285	

If yes, why?		
Option	Total	
I prefer to pay cash	1	
Landlord asks for cash payment	15	
I don't have a bank account	0	
Other	5	
Total	21	

If no, which payment method do you use to pay rent or other payments relating to your tenancy?

Option	Total	Percentage
Cash deposited into landlord’s bank account	19	7%
Electronic transfer (for example direct debit, standing order, Paypal, etc)	226	85%
Cheque or postal order	1	0%
Credit card	1	0%
Other, including a benefit payment directly to the landlord which covers the rent in full	20	7%
Total	267	

When you were agreeing your tenancy, did your landlord or agent offer you a choice of payment method?

Option	Total	Percentage
Yes	63	22%
No	222	78%
Total	285	

Are you happy with the method you currently use to pay your rent?

All respondents:		
Option	Total	Percentage
Yes	272	95%
No	13	5%
Total	285	

Those who pay cash:		
Option	Total	Percentage
Yes	15	75%
No	5	25%
Total	20	

Those who do not pay cash:		
Option	Total	Percentage
Yes	257	97%
No	8	3%
Total	265	

If you had a choice of payment method, which would you choose?		
Option	Total	Percentage
Pay cash directly to landlord or agent	14	5%
Cash deposited into landlord's bank account	18	6%
Electronic transfer (for example direct debit, standing order, Paypal, etc)	245	86%
Cheque or postal order	0	0
Credit card	4	1%
Other	4	1%
Total	285	

Do you think it would be good practice for a landlord to offer a choice of payment methods?

Option	Total	Percentage
Yes	249	87%
No	36	13%
Total	285	

If yes, do you think this should be included as guidance for landlords or should legislation require landlords to give a choice of payment methods?

Option	Total	Percentage
Guidance	103	39%
Legislation	159	61%
Total	262	

Data Tables: Private Sector Landlords/Letting Agents

Do you receive any rent or other payments relating to one of your properties in cash from tenants?

Option	Total	Percentage
Yes	27	14%
No	161	86%
Total	188	

If yes, why?

Option	Total	Percentage
Tenant requested to pay in cash	27	100%
I requested payments in cash	0	0%
Total	27	

Do you offer your tenants a choice of payment method at the beginning of tenancy?

Option	Total	Percentage
Yes	93	49%
No	95	51%
Total	188	

If yes, which methods do you offer?		
Option	Total	Percentage
Pay cash directly to me or my agent	50	42%
Deposit cash into my bank account	54	45%
Electronic transfer (for example direct debit, standing order, Paypal, etc)	113	95%
Cheque or postal order	27	23%
Credit card	16	13%
Other	6	5%
Total	266	
If no, how do you prefer rent to be paid?		
Option	Total	Percentage
Pay cash directly to me or my agent	2	2%
Deposit cash into my bank account	5	5%
Electronic transfer (for example direct debit, standing order, Paypal, etc)	91	92%
Cheque or postal order	0	0%
Credit card	0	0%
Other	1	1%
Total	99	
If a tenant requested a different payment method, with you still receiving the rent due by the appropriate date, would you agree to this?		
Option	Total	Percentage
Yes	129	69%
No	59	31%
Total	188	

Do you think it would be good practice for a landlord to offer a choice of payment methods?

Option	Total	Percentage
Yes	125	67%
No	61	33%
Total	186	

If yes, do you think this should be included as guidance for landlords or should legislation require landlords to give a choice of payment methods?

Option	Total	Percentage
Guidance	123	86%
Legislation	20	14%
Total	143	

Data tables: Local Councils, Housing Representative Bodies, Charities and Other Organisations/Individuals

Type of respondent		
Option	Total	
Local Government/Council	2	
A housing sector representative body	2	
Charity dealing with housing issues	2	
Other (individual)	19	
Total	25	

Are you aware of any issues with landlords or agents only accepting cash payment methods for rent or other payments relating to tenancies?		
Option	Total	
Yes	9	
No	16	
Total	25	

Have you or your organisation had to intervene in any disputes with landlords or agents and/or tenants due to a disagreement over a method of rent payment?		
Option	Total	
Yes	0	
No	25	
Total	25	

Have tenants complained to you or your organisation about their payment method?		
Option	Total	
Yes	3	
No	22	
Total	25	
Do you think it would be good practice for a landlord to offer a choice of payment methods?		
Option	Total	
Yes	23	
No	2	
Total	25	
If yes, do you think this should be included as guidance for landlords or should legislation require landlords to give a choice of payment methods?		
Option	Total	
Guidance	7	
Legislation	18	
Total	25	

Appendix 2: Qualitative Results

Tenants

Do you currently pay some or all of your rent or other payments relating to your tenancy in cash directly to your landlord or their agent? If yes, why? Other (please specify)

Landlord tries to get away with paying less tax, also illegally claiming benefits up here when he lives on republic of Ireland also uses NHS up here when he lives down south, so he gets cash to avoid proof of being a landlord.

Pay via standing order.

I use standing order.

I always paid in cash or DD while in private sector but now it goes out directly from Housing Executive.

Our Housing Benefit covers most of the rent, we make up the shortfall in cash, it is the easiest way.

Because the government should be targeting the business not declaring cash sales not picking on a person renting a house they own.

Used agent for 1st year.

I pay to the company card.

If no, which payment method do you use to pay rent or other payments relating to your tenancy? Other (please specify)

I pay partial amount into my landlord's bank account via bank transfer, the rest of my rent is paid directly to my landlord.

I pay part payment and housing benefits pay the other part.

Housing benefit partial payment then the rest paid by DD.

High-rate disability. Rent paid directly to [REDACTED] from Benefits office.

Benefits cover more than half of the rent amount & standing order for the rest of the amount.

Bank transfer to the agent.

Partial rent is paid directly by universal credit, partial is paid by me out of the remaining universal credit awarded to me.

Standing order to letting agent.

Benefit payment.

Part of my benefit covers most of my rent.

Pay with debit card through online portal.

I bank transfer to an estate agent who my private landlord works through.

Majority is paid directly from Housing Benefit, with excess being paid by direct debit/standing order.

I pay UC housing benefit directly to landlord. DHP is paid directly to landlord, through NIHE.

Benefit payment direct to landlord.

Benefit payment direct to landlord.

Via [REDACTED] (letting agent).

Are you happy with the method you currently use to pay your rent? Please give reasons for your answer.

I know it reaches the landlord on time.

It's handy for us and secure. We also have a transaction history if required.

DD set up, its easy.

Landlord refuses to give receipts.

Paid via bank transfer so easy and convenient.

I got the landlord to sign stating he received both the deposit and rent.

Bank transfer is easy.

Fast and easy.

Simple and straight forward.

Paid on the first day of the month, helps me to budget accordingly.

I don't need to worry to make transfers as it's done automatically.

I saves me having to remember to pay it.

It's direct debit from my bank account so it's done automatically and I don't need to remember to physically do it.

I have control over the payment method.

I can't miss a payment by accident.

Standing order direct from my bank account set up by me so I have control over this.

Seamless, quick and easy.

It's very convenient and means I never forget a payment.

After receiving my letting agent's details, I set up a direct debit and now I don't have to think about rent. It pays automatically so I can't forget to pay.

It's convenient and easy. I don't have to think about it and so my payments are up to date.

Comes out straight away when paid and is main expenditure easier to manage money.

Perfectly convenient.

Every month I have to withdraw cash even though I offered to pay by direct debit.

It is convenient to have a standing order. I just need to make sure I have enough money in my account and I don't have to worry about being late because the payment is automatic.

Convenient for me.

I believe it is easier to deal with money being transferred from one bank to another.

I prefer this way because I know it's definitely paid and I don't have worry about bank holidays or the bank being closed, so I know exactly how much money I have.

It is straightforward and automatic.

Track record of amount paid for rent.

Rent goes straight to landlord.

It is difficult to get large amounts of money from my account, I have to make 2 separate trips to the local town to get to an ATM to lift the rent. Then I have to drive to my landlord's house to deliver the cash. The closest bank is 20 miles away and the local post office is only open when I'm at work. I have no other option but to make multiple trips which uses more fuel.

Non communication. Payments made directly.

Easy to send this way.

Easiest for me.

Paying the same each month on the same dates allows us to plan ahead.

It's a regular payment under my control.

I like that I have control over a standing order unlike a direct debit. It's also way easier and more convenient to pay electronically.

There is always an issue with the payments as I pay monthly but housing is paid 4 weekly.

I pay by standing order which suits me fine.

I have control over the payments and it saves a lot of hassle for me.

As it is taken out of my bank account on the same date every month.

Outdated form of paying.

It's handy and automatic.

On the 29th of every month I pay directly into the agents account, Universal Credit and NIHE pay the rest, which I'm happy with.

Cash can lead to a higher risk of the landlord not recording it. Bank transfer has official records of payment.

It is easy for me to keep track of my money and payments this way.

The rental system is broken in the fact that it doesn't count towards building credit history, which is necessary for a mortgage.

It's easy to provide evidence.

I arranged my standing order to be processed on a fixed monthly date that suited my income.

It's easy to track and control.

I am now.

Payment of rent to landlord happens automatically every four weeks. Hassle free and convenient for all concerned.

As I stated above, making up the shortfall of Housing Benefit in cash is the easiest option.

It's handy for us to go via bank transfer.

It's convenient and instant.

Money is paid on my pay day.

Fuss free, digital evidence is there.

Simplicity.

Convenient and secure.

Easy to do and easily traceable.

Easy to manage.

I felt that the choice was taken away from me.

Best way of transacting rent with a record via bank statements

I am sending my rent every month and don't mind my current method of payment. However, I would have liked the option of paying the rent quarterly.

I prefer transferring cash to my landlord's bank account as it is secure, timely and is easily trackable. If anything goes wrong with the payment, I can contact my bank and have it resolved. I would not feel comfortable paying by cash as there is no record of me paying rent, and I would be concerned about a landlord claiming I had not been paying them, hiding the income they are receiving from rental properties for tax/income reasons, or similar behavior.

I pay by bank transfer which suits me and my landlord.

No flexibility.

I would prefer to pay weekly by cash as I get paid weekly.

Very convenient for me.

I prefer electronic dealings with money.

I'm glad it gets paid straight to estate agent as I would end up spending it especially in these times now.

This was my preferred method and also by the Landlord.

It is easier for my housing benefit to be paid direct to my landlord.

I would prefer to use direct debit or standing order.

It pays the rent at a mutually beneficial time of the month.

We live nearby to landlord so paying in cash weekly is no problem.

Handy enough to send a bank transfer manually every month.

I like the direct debit method of paying my Rent as I can see that it has been debited to my landlords account every week, with my rent being debited for my bank account I really have a digital Rent book also if there are issues, I can get it solved ASAP.

Paying by standing order ensures my rent is paid on time and in full on a set date every month.

Convenient.

I know my payment is made on time and in full, I won't be panicking about it.

It's easy and I can pay my rent as soon as I get paid.

Payment is made by standing order when I get paid so no chance of getting in arrears.

No problem ever forgetting to pay rent - direct debit every month for last 40 years.

I don't recall being offered a choice, but I am happy enough with an electronic transfer as it is most convenient for me.

Direct debit is much safer and not only protects me but shows me exactly what has been paid. Also, as I am housebound so it's handier.

My landlady lives locally so it's not a big issue for me to pay in cash.

Easier to do bank transfer than organise cash.

I prefer bank transfer to cash.

I have a record of payments this way.

Money taken from bank account each month without any action needed from me.

I could answer yes & no. I'm not totally sure but I think it's helpful if there are delays with housing benefit and you don't get hounded for it. Though it means you don't always know if you are in credit or not as I have to pay £100 a month on top of housing benefit.

It is a seamless monthly standing order.

Direct debit payment is always on time. Never miss payments.

**If you had a choice of payment method, which would you choose?
Other please specify.**

Sent as direct debit.

I was happy with electronic transfer, however while receiving benefit it would have been more convenient if the housing element could of went directly to him from a money management point of view.

Housing benefit paid directly to me then transfer to landlord's bank account.

Benefit paid directly to landlord.

Change every month depending on cash I had.

It is a simple transaction and I can keep track of my payment. It is also like a Digital Rent Book. Yes. I could stop the direct debit at any time, but then I would have problems with my landlord and housing benefit as I would be committing fraud and that would not be good. But Yes, Electronic Transfer is perfect for me.

Via [REDACTED] (letting agent)

If yes, do you think this should be included as guidance for landlords or should legislation require landlords to give a choice of payment methods? Please provide a reason for your view.

If it was legislation it could cause more landlords to leave the market.

Legislation as long as the tenant is reliable. I can understand why a landlord would prefer a cash option.

Too many landlords will not accept guidance. They will need to follow legislation.

I think it would give private tenants more of a voice.

There should be no cash payments. I believe this leaves the tenant at a weakness or vulnerable to claims of non-payment of rent. I also believe it enables landlords to commit tax fraud as they are able to show zero profit. There should also be a review of tax laws for residential properties where if landlords own 2 or more properties they don't reside in they automatically go to the 40% tax bracket and removal of trusts for tax avoidance should be necessary. This would reduce the number of landlords and in turn leave it easier for people to get on the property ladder.

Has to be a law, you let landlords get away with too much.

Guidelines can be misleading, prime example covid guidelines. Legislation would ensure landlords gave reasonable choices to tenants.

Not everyone has the same access to banking or the same comfort.

While lucky our landlord accepted direct debit, there are others who pray more on tenants so should be forced to provide options.

Guidance cannot be enforced.

It would be helpful for people to have options of what suits them best. It does however feel safer to go through a standing order.

I think all landlords should have it paid directly to their bank accounts. That way it protects tenant and landlord.

If it was guidance, many landlords would not do it.

People's circumstances vary a lot and not everyone is able to access all payment options.

I think making it required through legislation would create an unnecessary burden on those responsible for enforcing it.

Different people are in different situations and will only be able to pay certain ways. Legislation means they will have more options and landlords cannot exclude people in need of homes based on payment method.

Guidance may be too easy to ignore by some landlords.

Not everyone can use electronic methods and may prefer to use cash or cheque especially if older.

Guidance isn't always followed.

Protects tenants and landlord alike.

Not all landlords are decent so making legislation around the safety and security of a rent payer's money makes sense. Offering more ways to pay allows renters to choose which method suits them. This in turn makes paying rent that much easier so incidents of rent arrears could decline. It also protects renters against claims they haven't paid rent because cheque stubs and bank statements are evidence against unscrupulous arrears claims.

Landlords should make different payment options accessible to accommodate different people's needs and accessibility. Convenience for the tenant is going to increase likelihood of rent being paid on time, as potential barriers would be reduced.

Do not think landlords should be getting cash, many landlords overcharging rent and pocketing the cash therefore not declaring and paying tax.

There are many more issues with landlords that are above payment method on the list.

Direct debit is a much handier way.

I think there should be a choice because while I am happy with my payment method, it might not be convenient or even practical for others. I do think that asking to the tenant to pay cash in this day and age is very bad practice and potentially dangerous for the both the tenant and landlord, never mind being extremely inconvenient.

Not all landlords follow guidance and need legislation.

Bank transfer works great, it comes out the same day each month and is the first bill to be paid and is never unpaid. I would not trust a landlord who asked for cash payments.

Guidance is rarely followed, neither to be fair is legislation. Landlord registry and code of conduct would be beneficial. In private sector as they can do what they like knowing tenants would have huge undertaking to challenge them.

It will make landlord must give you an option so you can pay which is best suited.

All tenants should have the option. Some don't have access to cash/don't like to carry cash and online banking is easier.

Legislative input will be more effective as guidance doesn't have to be adhered to whereas the law does.

Landlords will not offer alternative payment options unless it is enforced through legislation. I have asked my landlord and they refuse to allow me to pay any other way.

People's choice.

As long as you are paying the landlords should not be allowed to choose their method, i.e. cash payment is not safe for the tenant. Offering different methods means everyone has a choice.

It should be legislation for the landlord to offer a choice of payment methods especially given that some people don't have a bank account.

To accommodate a wide range of people.

Legislation would hopefully stop rogue landlords.

Guidance makes it too easy for landlords who wish to extort tax free rent.

For helping people with money management, offering a choice could help greatly. Having your housing element optional to be sent to landlord directly would help people receiving benefits to not accidentally overspend and end up in rent arrears. Also, some weeks cash deposits could be more convenient. With life being so unpredictable, landlords should by law be made be more flexible with how they receive payment, would probably result in less people falling into arrears.

Only legislation will ensure compliance. Guidance confers no responsibility to do anything.

Not everyone is internet savvy. My granny doesn't even have a bank account so if she had to pay rent she would be stuck.

The standing order suits me best and if that is the only method available then that's fine. Other tenants may have other preferences. I would strongly disapprove of landlords being able to dictate that a tenant makes cash payments as this clearly assists any landlord who intends to evade tax. PS at a time when my rent has just been raised approx. 50%, I feel the NIHE and Department's time would be better spent devising ways to ensure private sector tenants have decent homes with a secure tenancy at an affordable rent. This was the issue examined in a survey about a year ago, yet it does not seem to have produced a plan of action never mind some action itself. For a single person like myself now in considerable financial hardship, I have virtually no chance of getting a one person social housing flat, because these are being prioritized for people with significant behavioural and substance abuse issues. Brand new flats are being trashed and apartment blocks are centres for drug dealing and drug using, making the lives of tenants who are not anti-social a complete misery.

Most Landlords are only interested in one thing - money. They may insist on cash payments simply to avoid tax. It needs to be legislation.

Just gives people the option.

I feel it is important and up to the tenant on how best they can pay.

Not everyone is in a position to use electronic payments and having it included in legislation rather than guidance would give it more weight and ensure tenants would be giving a choice which method would suit them.

When legislation is written into law and signed off by the monarch as law it protects the vulnerable from being exploited and ensures agreements are in place.

I think a lot of landlords prefer to be paid cash directly so would need prompted to offer options.

Landlords aren't interested in guidance. You can provide thousands of pages of guidance and it would make a difference. Landlords are interested in income and income only.

Give them a choice and they will ignore it. It should be law.

Not everyone has access to information about different options for payments and it should be controlled more to protect both the tenant and landlord.

I think any tenant should be able to pay any money owed by any means they wish to do so.

Guidance can be ignored and causes discrepancies.

Then it's all done without having to see your landlord. My previous landlord was constantly at the house even using my electric to build a fence.

If not compelled to by legislation I should imagine most landlords wouldn't bother to tell the tenants the options available.

Some people prefer to work in cash, some maybe aren't educated in online payments so the choice would be nice.

There are a great many decent and reasonable Landlords out there, there also some that should be banned from letting properties out to tenants. If it were a legal duty, it could push many of these 'cowboy' Landlords out of the rental market, and this can only be good for those looking to rent or lease a property.

Not everyone has bank accounts so having an option such as this could help.

If it's legislation everybody's on the same page and it feels safer, thinks can't be manipulated or changed during tenancy (hopefully).

Less flexibility for landlords could decrease number of available properties.

Most landlords don't keep rent books anymore, and that can cause disputes over payments. Tenants have no rights when this happens and a landlord can use it to evict.

I think cash is an easier option for some people. I remember having to get cash together to deposit in the bank to cover a direct debit - if I had not then the fine from the 'bounced' direct debit would have cost me!

Some people still prefer cash and budget that way.

Only legislation will ensure landlords initiate this.

Legislation is a legal requirement, with probably some exclusions; guidance is only that, and landlords will take the route that is best for them and not the renter.

If you pay cash you may have no record of payment, plus leaves more room for error if landlord said they didn't get paid.

Being legally obliged to offer a choice of payment method could leave a landlord stuck with a method that is wholly impractical for them. All tenants should be able to have a bank account and therefore pay by EFT.

To safe-guard the tenant from unscrupulous landlords.

I had to pay a considerable sum of my deposit in cash. Guidance enables landlords to do as they wish, which can't result in poor treatment of, and unreasonable demands on tenants. Legislation provides rights and financial protection for tenants in a market of hugely over inflated rents lack of maintenance accountability and on many occasions, bullying and intimidation of tenants by landlords.

Covers both tenants and landlord and safeguards against financial anomalies.

With experience payments by cash rarely involve a rent book. Without a trail, payments can be disputed. When transferring rent from one account to another the transaction is plain to see and prove. If a landlord wants cash then I see this is dubious behaviour. Perhaps undeclared income. Plus I wouldn't like a large cash amount in the house for fear of something happening to it.

Otherwise tenants have no choice.

I feel a guidance would be beneficial as landlord to landlord differ. If there was a broader guidance, I believe the options would become more flexible.

Guidance allows individuals to ignore it as advice they don't have to follow. Legislation ensures that individuals must adhere to it. It would be the responsibility of the person writing the legislation to ensure there are little to no loopholes for individuals to avoid following legislation.

I am torn between both options here. I would always chose to pay by direct debit as it is proof of payment.....handing cash over... tricky! There are both unreliable tenants and landlords.

My landlord is very good he prefers bank transfer or standing order so that I have proof of all payments.

A legal requirement would ensure consistency of approach.

Legislation makes it more prescriptive than guidance. I think choice is important but legislating choice has its own issues.

People are in all different situations so a choice to help everyone would be better.

My opinion and experience would be Landlords will only do what they are compelled to do by legislation.

Guidance would allow for special circumstances to be considered between landlord and tenant. It would allow some flexibility.

Guidance means very little and is ignored. This issue is too important to leave to guidance alone.

In my view there are too many rogue landlords who do not provide good standard of property or upkeep but still demand their rent in full. There are payment options for everything else, so the only way to bring rental properties in line with all this is to ensure landlords are obliged to give options for tenants.

Guidance first, then if no uptake legislation may be required. It's better to have volunteers first with commitment.

A choice for everyone is fair as many people are paid with cash and would struggle to lodge money regularly for rent.

Prevents proof of rent paid “disappearing”.

Landlord should be required to give a tenant payment options by law as some payment methods may not be an option for some people.

I think that you should be given a choice as many tenants on benefits want their rent paid direct to a landlord, but if there is a short fall and the tenant wants to pay in cash or cheque, if the options are not in place, it may cause issues with landlord or tenant.

Not everyone has cash to hand, and maybe only a credit card or debit card.

If given guidance only, landlords can choose not to adhere to it but if it was made into legislation, they'd be less likely to break the law, especially if a fine was involved.

Landlords will do as they like unless legislation protects the tenants.

All private landlords should work the same way.

I can see both sides of the argument for some people wanting to pay rent in cash so I don't think it should be legislation. Some tenants have problems accessing a bank to deposit cash and on the other side of things, it's not very secure for a landlord to have to accept cash payment cos there's always the chance that they won't be paid on time.

Too many ignore “guidance” - need to legislate for the bad landlords that need to be compelled.

More options can only be a good thing, landlords who refuse to offer such options would have dodgy reasons for so and wouldn't follow the guidance.

Safer for both me and my landlady. Also its down on my bank statements as paid, just in case I lose a rent paid receipt.

A lot of people use online banking now due to banks being closed locally.

It would give a tenant more choices.

Would stop gangster landlords.

There are a variety of reasons that an individual might not use a bank account, and those people should not be discriminated against by landlords.

It would allow for people up weigh up their payment options and what suits best at the time. Perhaps the method may change over the years of tenancy.

Bank transfer is the most commonly accepted means of payment for regular payments of large sums of money and worked well for me, but options like credit card, paypal etc might be more inclusive options for people with uncommon circumstances. However, those means of payment might involve higher overheads and hence may not be suitable for all landlords or tenants.

I think Landlords should offer payment by cheques for instance as it is still legal tender. However, it is being used less and less and so no point in requiring legislation.

Everybody is different.

To provide protection for tenants and also landlords.

To help those that are paid weekly.

I think landlords already have too many rights. It's about time tenants had more rights.

Private rental landlords do nothing unless they have to, but they are speedy when it comes to rent being raised. Mine was raised by 25%. When are rent rises going to be discussed?

Legislation should take away any doubt or loopholes and force landlords to comply.

Everyone has their own preference in payment methods. Some people prefer to work with cash only.

Freedom of landlord and tenant to make their own arrangements. Legislation does not always fit the situation well.

Landlords

**Do you offer your tenants a choice of payment method at the beginning of tenancy?
If yes, which methods do you offer? Other (please specify)**

Not sure, agent handles payments.

Bank transfer to agent.

Housing benefit paid directly.

At the start of tenancy, the tenant advised she likes to pay by bank transfer. We did not take a deposit off the tenant and she pays by bank transfer. I would be happy to accept alternative payment methods if it was easier for the tenant but find electronic transfer quick and hassle free.

Housing Benefit/Universal Credit paid directly.

Tenancy is managed by a letting agent on my behalf. Tenant makes payments via electronic transfer to management account on an agreed date each month. Agent then deposits fees due to my account electronically and deducts fees payable to letting agent account.

Usually housing benefits.

The letting agent takes care of payments. I am however open to suggestions from the tenants in relation to payments. I don't care how they pay as long as the money is in on time. I said no that they were not offered payment choices. You would have to ask my letting agent. But I believe all the above options are open to the tenant. All either of us ask is that they have the money in by the due date however they manage it. This is not always the case. I have found all the changes in letting legislation levied against the landlord. I believe you should consider the landlord more when designing legislation.

I generally just ask the tenant for their preferred payment method, other than credit card.

My agent deals with rent payments.

Bank transfer.

Housing benefit.

As long as the rent due is paid into my account on the specified date I don't mind how the tenant pays it.

Direct payment to my nominated bank account, preferably by standing order.

Debit card.

Debit card.

Direct transfer to the company bank account only.

If no, how do you prefer rent to be paid? Other please specify.

To agent.

Bank transfer to agent.

Deposit to my letting agent and then transferred to me.

I don't care how money is paid/transferred as long as it is done by the due date. All options are open to the tenant.

Benefits tenants payment made directly into agents accounts. Shortfalls made up in cash by tenant in cash to agents. It's easier for tenant to budget. Direct debits bounce if not monitored by tenant and experience says they don't check when money is tight. Many people set aside the cash each month to ensure up to date. If this changes to other payment options there is a risk that they're treated like bog standard credit-telephone rental, broadband, sofa purchase etc. Roof over head should be number one priority.

The property is managed by an Estate Agent. I presume the rent is paid by DD, or bank transfer. Whichever.

Electronic transfer.

Many foreign tenants particularly students who arrive do not have UK bank accounts and have to pay cash until a UK account can be opened.

As above. If the money is paid on the specified date, why would a landlord care how it is paid?

Why is this your preferred method?

Certainty, timeliness, audit trail and avoidance of disputes.

Straightforward and simple once set up. It is easy to monitor and both tenant and landlord have record of payment. Have not been asked for another way.

Payments are recorded and automatic.

Easy to monitor and for tax reasons. Plus, it also gives the tenant the security that they have paid as it will be recorded on their back statement. No ambiguity over amount paid. In the past a tenant has asked to pay in cash which we refused, their reasoning to pay in cash was to try and renegotiate a lower rent.

Convenience.

It's clear there is a record maintained and prevents any misunderstandings.

All our rents are received from the tenant via bank transfer into our account. This method is transparent for the tenant & for me. Payments are traceable & there is no confusion. This method also facilitates easy book keeping & simplifies the preparation & submission of the tax return to HMRC. I also believe this method raises the bar & demonstrates to the tenant that I am a good & honest landlord.

It is easiest all round for both me & tenant. It easy to maintain a record of payments - again for both me & my tenants.

Bank transfer - deposit in account or direct debit (standing order).

This was not my preferred method. I am prepared to accept weekly but my tenant stated that she would prefer the 28th of every month when her payment arrives that subsidises her rent. I am registered with HMRC so can accept bank transfer, DD/standing order or whatever works best for my tenant.

All fees, expenses etc are paid before I am.

Do not wish to handle cash. It can be miscounted, lost or stolen. Also creates more red tape having to record it. Standing order is direct into bank and is then easily identified when and how much rent was paid from whom.

Payment directly to my bank.

So there is a legal record.

Straight into account, traceable, safer.

It's all done through the letting agent.

No cash, no hassle, everything above board and legal.

Safer for all involved.

Better record keeping.

Bank standing order/DD.

For my records and tax. Also, it is proof of payment for the Tenant.

Direct payment to agent on the agreed date by standing order leaves no ambiguity and works like clockwork.

It is easy, and instant and binary. The payment is there or not there, so not subject to any deviation or excuse. E.g. I could only get £x cash from my card, the bank must be slow in dealing with the deposit I have made etc.

Security for both tenants and myself. I simply don't believe that large cash payments are happening. I suggest that your information is outdated and incorrect.

Easier to trace and ensure payments are paid in given month etc.

Clarity and certainty of relationship.

Direct debit bank transfer.

Funds are transferred instantly to my account. Payment received is confirmed by text message to keep myself and my tenant up to date and to keep communication methods going. It is easier for end of year tax accounts to have funds paid to my account. I would be happy to accept alternative methods if a tenant couldn't pay by electronic transfer.

Easy to monitor by date of receipt on the banking app. Easy to acknowledge receipt by email or text, if required. Receipts are traceable for accounts records. Clear record on the bank statement for HMRC. Cash paid direct to me would entail a visit to the bank, with parking charges, inconvenience, time etc. - or a greater risk of burglary if cash is kept at home. Cheques would rely on the postal service or direct contact with the tenant. A prospective tenant who could only pay in cash suggests the black economy or erratic income or lack of self-organisation. A landlord who only accepts cash sounds dubious.

Easy to account for.

Makes it easier.

I want a permanent record of payment dates and amounts.

It makes it easy to keep track that the Tennent has paid.

I am open.

Easy to monitor.

This is a safe and secure way for the Tenant to pay their rent. It is also something that they can set up to be a regular transfer if they wish so that they will not forget or spend the money on something else. It is also a secure and open way for me as a landlord to keep record of the payments. I can then use these online payments that are shown in my account for proof of income for tax returns. It is easier for the tenet and also means that I do not have to disturb the tenant constantly with visits asking for cash payments.

Easier to keep track of.

Bank transfer.

Safer, keeps a paper trail of payments.

Bank transfer.

Electronic receipt of payment. Landlord does not handle payment therefore no ambiguity if there is a dispute. If we receive cash, we have to go to bank and the cost to us of accepting cash is high. Direct transfer is the modern way. Nobody takes cheques anymore. Payment by credit card is expensive and requires facilities to process card payments.

I use an agent and the tenant pays the agent. Direct debit/SO ensures regular payment of the rent, as if using cash, rent may be delayed in some months, e.g. Christmas time. DD/SO provides an early warning of problems as if the payment is not forthcoming this method, may provide early indication of default etc.

Whichever payment method that is acceptable to the tenant and Letting Agent.

It's to avoid yet more admin and is an effective way of managing the property.

Bank transfer.

Straight forward and easy to check for tax return.

If a direct debit is set up then there is a certainty about the payment and also traceability, which is equally important for both parties.

Because it is secure and I do not have to validate or handle cash. It also gives me a level of assurance that the tenant is more genuine and less likely to use for nefarious purposes.

Automatic and saves me visiting a bank.

Easy to track online using banking app, agents commission comes straight off so no chance of missing this for myself. Banking app / PayPal provides and stores receipts to resolve any discrepancies.

Efficient and is preferred method of tenants. Never been asked to consider anything else.

It is quick and reliable.

Fast, a record, preferred by tenants.

Bank has record of tenant account withdrawal and bank has details of deposit in my account.

Easier for accountant.

Once it's set up, it's easier for both tenant and agent, because it's automatic. Saves time for tenant, agent, and landlord.

Saves time on calling down for rent. Plus, it has to be lodged into bank. Easier option direct debit onto bank account.

Your question isn't clear. At the start of a new tenancy, I'm happy for the tenant to lodge money/cash with my agent or directly into my bank account so long as there is a formal record of the payment details such as date, amount and what it covers. However, thereafter on a monthly basis the only method of rent payment must be through a formal bank record, preferably electronic. I would 100% not agree to any form of cash payment between me and my tenant.

Electronic payment.

Standing order ensures payment is made regularly.

Cash payments are never a request in my experience. Electronic transfers mean traceability and convenience for both us and the tenant. In reality no landlord that is professional/ legal wants cash in hand .I can imagine that being forced to accept cash or cheques causes problems for landlords as far as: Proof of payments, better for tenant and landlord, Risk of theft (Imagine carrying around a few thousand pounds in your pocket if you have multiple properties), Record keeping for HMRC, High fees from handling cash or cheques (this will be passed on to the tenant, for example some banks charge 15 pounds to deposit a cheque) and Who knows where cash has come from. At least a coming through a bank means there is less chance of accepting money that is being laundered.

It is easy for both me as a landlord and the tenant to keep track of payments and have a record if needed.

Payments via bank transfer are the most transparent way to manage payments & avoid disputes. It makes my tax return to HMRC very straight forward.

Bank transfer same date each month.

It avoids risk related to the handling of large sums of cash on a regular basis. It also avoids the problem of forgetful tenants and is fully traceable for both parties should any queries arise. It also assists HMRC when they are assessing revenues for tax purposes.

Ease of recurring payments on time.

Ensuring payment and have record of payment for rent book.

Simple to operate. When set up, easy to monitor.

Prefer not to have to call and collect cash.

It keeps both parties right and saves me time re my accounts as my margins are very small.

Because I have neither the time nor interest tramping around the country collecting cash or cheques from tenants.

It is easy for both me and the tenant and bank statements show a record of the payment.

Ease for tenant paying and landlord receiving, with clear audit record.

So there's an audit trail and proof of payment for both parties. This protects both the tenant and the landlord. This method is also less hassle for both parties as there no need to meet up in person to collect payment. If there are doubts or questions about rent payments, bank statements will immediately resolve the situation. We have been using this method for years now and it's easy to manage and more convenient for us and our tenants.

Convenience, security, admin, evidence & record of payment in case of disagreements, time and effort.

Easier for tenant.

1.Saves us having to physically go to bank to make lodgments 2. Audit trail 3. Easier to reconcile 4. Have not handled cash in years. In fact, I've never had to record a cash payment on a tenant's Rent Book.

Easier for LL and tenant. Payment on agreed date. Easily tracked. Easier when it comes to tax return.

Safe, transparent, easily monitored, transaction recorded on bank statement.

Easily managed and less paperwork.

All-round convenience - for records, for checking payment has taken place. I'd suggest strongly it's also convenient for the tenant.

Our letting agent can then track all the payments automatically.

Direct debit.

Simple and easy to trace.

More convenient and efficient for landlord and tenant.

The collection of cash is costly and time consuming. It can lead to a delay in rent payment as the tenant almost always wants to pay directly to the landlord/agent. Further new legislation requires a written receipt.

Bank transfer or standing order.

We have a compliant Payment Platform which keeps everything correct from an accounting/compliance/money laundering point of view. Standing Order is set up from tenant's bank account into the Payment Platform Client Account.

Secure, regular and identifiable.

Given the volume of rents received, cash poses a significant security risk to have on-site and subsequently lodge into a bank account. Furthermore, the ongoing transition of banks from physical branches to online operations adds to the challenges of cash deposits. As more banks close their physical locations, it becomes increasingly problematic to lodge cash payments. However, implementing a payment system like standing orders addresses these concerns. By using standing orders, tenants can enjoy the convenience of not having to worry about remembering to pay their rent, while providing concrete evidence of payment for both tenants and landlords. Additionally, this method ensures a transparent record of transactions, eliminating any ambiguity regarding rent payments.

It is straightforward and it is easier to keep up whether a tenant has paid or not on the same date of the month.

It is the simplest method and allows tenants the freedom to pay how they wish and also gives them more confidence that we cannot access their bank account.

Online or by debit card.

Simple and modern.

Easier for tracing.

Cash payments require staff to personally go to the bank to make a lodgment. This is a time waster and requires additional records to be kept, receipts to be given and copies retained. This is all time wasting therefore we ask for payments to be made directly to our bank using a unique beneficiary payment reference.

Regular payments, being made on time.

Consider it the best method to maintain record of payments and ensure payment made on the correct date.

Preferred method is bank transfer as banks charge a fee to lodge cash. Very few tenants ever ask to pay by cash and a few will pay deposit by cash but rent by direct debit.

Standing Order only. As long as paid in full and regular to meet various expenditure needs.

If a tenant requested a different payment method, with you still receiving the rent due by the appropriate date, would you agree to this? If not, why? (AG)

Payments requiring intervention from the tenant on each payment date could be delayed due to various circumstances. Payments by cash would involve a physical exchange of money, which is inconvenient. Payment by cheque would necessitate having to lodge the cheque each time and if the cheque is delivered by post it could be lost.

We do not accept cash or cheque.

I would need to review & decide. I always aim to find a common ground with the tenant. If this different payment method meant breaking the law or diminished my reputation in any way, then I would not be interested.

Whilst I would possibly agree to payment by other means, it would be reluctantly and on a case by case basis, and likely to be temporary. It would cause me concern as it could be an indicator of affordability issues (especially credit card), or money laundering / tax evasion / benefit fraud in the case of cash. Payment by cash leaves the landlord open to a range of allegations and risks - e.g. even with a receipt, allegations that a different amount was paid, dealing with fraudulent notes, security of having to handle large amounts of cash, and hassle of having to deposit cash or cheques at a bank branch which is over 15 miles away. Paying cash directly into the landlord's account could make the landlord vulnerable to money laundering investigation and associated closure of accounts. I would not accept cheques due to the risk of a cheque bouncing. I think it is inappropriate for the Assembly to consider legislating on how landlords receive their rent payments. I can understand that it may prove difficult for some groups to pay by bank transfer (e.g. refugees with no UK bank account, or people who may find technology difficult, e.g. older people), however if the Assembly is committed to addressing potential inequalities, the burden should not be placed on individual landlords. There could be government run payment schemes where tenants can make payment direct to the government backed scheme, and they then transfer the money to the relevant landlord, thus reducing risk to landlords, who already shoulder considerable risk from an increasingly regulated regime.

More unnecessary admin involved looking at different payment methods, different accounts, etc.

I prefer not to have cash, I'd just spend it or I'd have the hassle of having to go to the bank to deposit it.

But the agent might not.

My property my rules. Others will be happy to meet my requirements.

I don't want to have cash paid to me as I would then have to lodge it in a bank.

Eg - Too many variables to just say yes. If it's payment by card or PayPal there would be merchant charges so the rent would have to increase to accommodate this method.

Payment as specified is easy, cheap, fast and verifiable. Why move to another payment method with a lower standard when times are difficult with bank interest rates rising 13 months in a row.

I do not want cash payments direct to me - only payments straight into the bank account.

I would prefer not to receive cash payments. These can later be disputed, lost and become my responsibility to deposit safely. Also, cash payments are harder to account for book keeping purposes. I don't trust cheques not to bounce. I prefer all transactions to go through my bank account as deposited by the tenant. This way I have an electronic record of all such transactions.

Tenant, myself and Letting agent have agreed and signed a contract to ensure fees/rent are paid into agents account by electronic transfer monthly. Makes for a smoother and seamless transaction between parties.

Too many options require more work.

I don't want the added cost and inconvenience of handling cash.

Everyone has electronic banking nowadays and payment by cash and cheque is inconvenient to both parties. Also, rent is a priority for a tenant so should be something they don't think about paying, i.e. DD/SO set up to be paid on a set day. Permitting something more flexible like payment by cash or cheque risks not being paid and arrears and needless stress for both parties.

Keep payments simple.

It would depend on what other method they suggested.

Only if they wanted to deposit the money themselves directly into my account. I would not want to receive a cash payment because I want to be able to declare my income in an acceptable way. Payments into my account prevent landlords forcing a tenant to pay more or less. I don't think that cash payments are safe or reliable.

Bank transfer provides a clear record for tax office.

Agent requires transfer to bank account for transparency and ease for administration.

Card payments are cumbersome for landlords and expensive, so will result in additional costs to tenants. Tenants can get upset at additional charges soaring, otherwise fine relationship.

It is my asset, and if the tenant wishes to occupy it, those are my upfront and clear stated terms. It is my business model and has worked for all, for 30 plus years.

Bank transfer provides a record for all transactions.

I do not want to handle cash. It is more hassle and harder to evidence for tax purposes.

It would depend on the method proposed. If for example the request was to call to the property to collect them that would be no.

It is convenient to keep all rent payments the same. This avoids unnecessary complication.

Creates bad habits.

I have to be flexible to accommodate everyone.

The present payment method works best.

Prefer to have an indisputable record of money transfers between us. Also helps with tax returns to HMRC. I would feel uncomfortable dealing with a tenant who insisted on dealing in cash. It's a red flag for me.

If the tenant was in a bind for one month with the failure of an electronic payment I would accept it as a one off but not as a standing arrangement.

In extremely exceptional circumstances I would, but not on a regular basis and I would be very reluctant. Any other payment method will involve significant disruption to me and would involve having to make a separate trip to my bank (involving significant travel and parking) to lodge cheques or cash. I do not have Paypal and am not set up to receive payments by credit cards, and even if I were, it attracts payment charges of 1-2%.

The bank transfer system works perfectly - if it's not broken, don't fix it.

Bank transfer works best for me, or cash into my acc. But otherwise, it's not recorded, traceable and harder to keep track of for me in general. Also, my DDs for the property come out of the same acc so I rely on it.

I try to be as helpful as possible but would still retain a preference for electronic transfer.

Payment by direct debit/bank transfer is more convenient for both parties. Payment by cash would be time consuming and inconvenient.

Only if money goes directly into bank account.

Uncertainty of payment. Explicit that I disclose full payment to HMRC.

Most of my tenants are on Housing Benefit and, even though that means rent is paid in arrears, I know the vast majority of the money is assured. I would not be confident my tenants would ensure they paid the rent as a priority rather than spend the rent money on other things.

It would put extra time burdens on myself re accounts, giving receipts for cash and going to bank it. Who gets paid in cash or wants to pay in cash these days apart from tax dodgers?

Why would I? Should I then ask the tenant to pay for my time and diesel collecting rent from their house? It is in everyone's interest that the tenant sets up an automatic transfer from their account to mine each month.

Electronic payments are easy for all parties and all my tenants prefer to pay this way anyway.

In the young professional rental segment, everyone prefers online banking. We would not accept cheques as it now difficult to find a branch bank and cash is unacceptable to us.

From the start, we always tell the tenant that we only prefer payment of rent by standing order or bank transfer to our account. If the applicant tenant cannot pay by bank transfer, we will have to give preference to applicant-tenants who can pay by bank transfer. Accepting cash or cheque rent payment will require meeting in person, which would be hassle for both parties. Depositing cash or cheque to our bank account can easily be missed out as it will still entail the tenants acting on it. So many reasons can be used by a tenant as an excuse (i.e. out of town, not feeling well, busy at work, etc.) to delay any travel to the bank or post office to deposit the rent in cash or cheque. Unlike a bank transfer, it automatically transfers the payment from the tenant's account to the landlord's account without any intervention from the tenant and the landlord. Also, this gives the tenant and the landlord instant evidence of payment and receipt. Based on our experience in this rental business, someone who cannot set up a standing order for the rent payment is a big red flag. Most likely it could mean the person has no stable income and based on years being in this business, we had incurred losses due to cash-paying tenants not paying their rent.

Convenience, security, admin, evidence & record of payment in case of disagreements, time and effort.

I would not go to the property to collect rent.

Too much hassle.

Would not accept cash or cheques for the reasons already given.

Why would they not want to do a bank transfer.

It would depend on the tenant. I would not agree initially but with a long-standing tenant with a good reason I may consider it.

Cash is not at all convenient - the tenant can take it to the bank & put it in my account just as easily as he can give it to me anyway.

I do not want to deal in cash. I am not able to accept credit card payments, the cost of doing this would not be viable.

For the reasons outlined before, handling cash is time consuming and inefficient. Cash would only be considered if the tenant was having financial difficulties.

We do not offer a card machine as we cannot sustain the card charges, where we are left with less money to pay out the landlord than collected. We get charged from our bank for lodging cash into our account. We no longer have a high street shop available for cash payment being dropped off. We also prefer not to take responsibility for handling cash until it has been lodged into the account. Accepting cash means we need to have a staff member going to the bank to lodge the cash, it would take the same effort for a tenant to do this than us. Our main bank's local branch is now closed and our nearest for lodgements is miles away. Unless we avail of using the post office. With using the post office, there is limit to services available and delay with cheque lodgements etc.

As long as it is a compliant way to accept a payment. We do not take part payments.

As a business, we have made the decision not to change to cash payments for rent. One of the main factors influencing this decision is the fee we incur for cash lodgments, which amounts to £1.20 per £100 lodged. Since the rent is directly deposited into our clients' accounts, we are unable to pass this charge onto the tenant. Consequently, it becomes the responsibility of our clients (the landlords) to cover these fees. In contrast, standing order payments offer a solution that eliminates these charges and simplifies the process for all parties involved. As previously highlighted, standing order payments provide convenience and remove the burden of fees, making it easier for everyone concerned.

We have no other means to receive rent payment other than via the bank. Also, as a business when we lodge cash into our bank/ cheque it costs us money. There are no demands/requests from tenants to make any alternative payment method.

Our system only allows for bank transfer & we do not hold cash on premises for security.

I would consider some alternatives, but not cash or a cheque.

As those other payment methods are not reliable and can cause concern as to whether a tenant is not able to afford their rent. Cheques may bounce. Credit cards - this can be clawed back if they contest within 3 months. Cash - not appropriate as I have to pay a fee for cash to be lodged into our bank account!

If yes, do you think this should be included as guidance for landlords or should legislation require landlords to give a choice of payment methods? Please provide a reason for your view.

Collecting cash from tenants opens possibility of robbery on the street.

Not needed, too much legislation already. More legislation will decrease the rental market.

It would be good practice if landlords who currently take payment by cash or cheque to offer an electronic means of payment. Guidance could explain the drawbacks and benefits of different payment types to landlords so they can make an informed choice. Given the importance of rent, it would not be right for legislation to force landlords to accept payment by a less reliable means if the tenant requests it.

Guidance is fine, legislation is not required and an over-reaction. Some tenants prefer to deal in cash and they should have the facility to do so.

All rent & deposit payments should be made into the landlord's bank account. That should be the law. This is a sure way to eliminate cowboy landlords & improve the rental sector for the good. You need to ask yourself how many tenants who pay cash in hand to the landlord (1) have no tenancy agreement (2) have no TDS receipt of deposit (3) have no security of tenure - if the landlord wants the tenant out then they can bully them out at anytime (4) the condition of the property is questionable & needs work done, it is easier for a cash in hand landlord to remove a tenant asking for repairs to be done & put in a new tenant who is desperate & will remain silent about the condition (5) when the landlord receives cash, this goes into their pocket & is not declared. I really believe that the old saying 'follow the money' to get answers & solutions - the benchmark should be that all rental & deposit payments can only be made to a landlord via bank transfer from account to account.

Offering tenants flexibility of payment options promotes the chance of receiving the rent.

Landlords are already overburdened with legislation. It is one of the main reasons many are leaving the sector, creating a shortage of rental homes.

Sadly, guidance would be of no use since the landlord would still require their tenant to pay whichever would suit the tenant. But on the other hand, people who pay a mortgage do not have the option of cash or weekly payments etc.

For some Landlords, or indeed agents, being forced to accept payments in ways which were inconvenient or required the Landlord to retain somebody else's services in order to comply would seem onerous and might be used by unscrupulous tenants as a means to delay or avoid payment.

Credit Cards carry fees which would have to be passed on to the tenant - enforcing payment by this means would lead to variable and increased rent. Further legislation around tenancies will just add to the decrease in private landlords and therefore increase the housing shortage.

Over legislating restricts options for all parties involved.

Different methods of payment may suit some landlords and may also benefit some tenants.

All tenants have different circumstances and ways of dealing with their finances. Some tenants are unfamiliar with some electronic methods of payments so providing the rent is paid in a timely fashion and the method of payment works for both parties there should be options. I do feel that if it is only guidance, many landlords will not offer options and not be prepared to be flexible.

Cash only landlords perhaps evading tax.

A rental agreement, like any contract, can be amended if both parties agree. Legislation already is there...but not obvious.

I'd still prefer bank transfer.

Allows for the necessary transparency for tax/benefits purposes.

So that every tenant is treated the same and has a clear complaint process.

By legislation is too prescriptive.

Too much legislation.

For properties let through agents it would increase costs to the agent to offer multiple payment methods and that would increase rent.

It should be up to the landlord / agency as to how they choose to receive payments. Same as other businesses have freedom to request payment by whatever means they wish without government imposing its thoughts on them.

A landlord must have the control of how payments are made to them in their preferred method to avoid any unnecessary disagreements if/when payments are not received.

Would not want to have to be forced into accepting a payment method that was not suitable.

It's important to have choice for tenants.

Guidance is less prescriptive than legislation.

There is enough legislation and the agent usually informs the landlord of the manner of payment agreed with the tenant.

Payment should always be direct to either the agents or the landlords bank account. This way it is clear for accounting and audit purposes as well as for HMRC.

There is little parallel legislation requiring other transactions that require choice of payment methods by legislation. Supermarkets are not required by law to do this, so why should landlords who have fewer resources to deal with this. It should not necessarily be detailed as guidance either. The alternative option should be available which is no change to current position. Neither the landlord, nor the government, should encourage rent to be paid by credit card, that would suggest cashflow vulnerability and debt traps which legislation should be protecting tenants from rather than encouraging. Paying cash directly to agent/landlord simply encourages the grey economy and is often a front for money laundering or tax evasion. Again, acts that permit exploitation of the most vulnerable in society should be discouraged. Cash is the least traceable and most open to abuse method of payment.

My company prefers not to receive cash for rent as it could be of untraceable and undesirable sources.

Are we going to waste more time and money on something that isn't broken. Addition legislation will incur costs to landlords which will be passed on the tenants. Look at the rental market in Belfast after the HMO legislation, pulling rents up in the PRS.

Level playing field for all concerned.

Providing the full amount is paid on time it should not matter how the payment is received. Giving flexibility to the Tennant makes it easier for them and should make it more probable to receive the full amount on time.

I feel in my situation I am happy to receive alternative payment methods. Although if I had multiple tenants all paying cash I wouldn't want to have to collect this off them as it is time consuming, or have them come to my house to deliver the cash and then for me to carry large sums of cash to my bank. One or two exceptional circumstances is OK but should be the landlords choice on how they receive payment and an agreement made between tenant and landlord at the start of tenancy. I wouldn't like to be in a position of legislation having to accept multiple cash payments.

Legislation would place an unnecessary burden on landlords that may mean they select against tenants requiring those payment methods.

Guidance is the gentler approach - but might need reviewing.

I can't think of any (legitimate) situation where it is appropriate for a landlord to receive cash from a tenant directly. If the tenant prefers to pay cash they should deposit this in the landlord's bank account.

Legislation is more robust and protects both the tenants and the landlords & agents.

More red tape and work for landlord who is providing a necessary service.

I would not want to be forced to accept payments in cash.

In some cases where tenants have defaulted on payment it may be appropriate to designate one method of payment for a period of time.

Usually find it's getting the payment, most landlords don't care what way they get it, as long as they get it.

I feel that as a landlord we should be able to listen to the tenant and take into account their views, without it having to be legislated.

I think it should be guidance. Landlords should be allowed to collect their rent according to their own preferences. However, the Rental agreement should dictate the rental amount and also a rent book of (paper or digital or both) should be required by landlords who receive cash payments. A Landlord who receives cash payments should be required to write an invoice for the payments so that they can be properly tracked and documented. I think these things should be legislated.

As a twenty year landlord with a selection of properties including one HMO I have never come across a payment issue. I personally would need to see proof of a serious and province wide problem before government comes in with legislation. You need to realise the more you interfere with perceived issues the more landlords will leave the sector. This is why I am leaving and very unfortunately having to evict long term tenants who wish to rent not buy.

Some tenants may prefer different methods of payment.

Guidance still offers a level of discretion for individual landlords.

Some landlords may not be able to handle large sums of cash.

Time would be better spent legislating for other things.

You haven't provided anywhere for a general comment to be provided. I do not understand what problem you are trying to fix. We have been in this business for over 25 years and have never demanded payment in cash. In fact, it's probably about 15 years since we completely ceased accepting cash. I sincerely believe you're looking into fixing a largely non-existent problem.

Tenants have a raft of legislation and an army of publicly funded council officers to safeguard tenant rights. Landlords have only the option of civil recovery on a tenancy agreement that's not worth the paper it's printed on. The relationship is already massively skewed towards the tenant. Tenants should be protected by the law against a bad contract and already are, however if the terms of that contract are known and agreed before the tenant agrees to it then there is no need for more and more legislation. If the tenant doesn't want to pay in cash then don't rent the property.

No need to fix something that doesn't need fixed. Over complicated oversights will lead to additional costs inevitably passed on to tenants. Many landlords are small - 1 or 2 properties, increasing legislative burdens will push more out of the market. Renting property is not easy and involves tying up much capital. Now that buy to let market has dried up due to loss of tax write off on interest costs, planners should be wary of increasing administrative and regulatory burdens. Most landlords are ordinary joes who are pensioners/retirees (lump sum from accident claim) or pension 25% release who need to supplement retirement income. If it becomes too much hassle, why bother?

Ideally payment arrangements should be beneficial to both parties. Being a landlord is a business that provides an income, so the most secure payment method is important. Cash payments have the potential to be most problematic so guidance for landlords would be desirable rather than legislation as most landlords will try to accommodate their tenants.

Renting a property is a transaction. Both parties need to be happy and if either are not then they have the free choice to enter into/not enter into a contract. It is completely wrong for government to think about imposing or influencing this choice for a tenant in a free market society, especially in a private rented situation.

In my view legislation should be kept to an essential minimum. Landlords should be encouraged to be considerate in the management of their property and I would hope that most, if not all, will take note of guidance. I am an "accidental" landlord letting properties that were not originally bought to let so my approach may differ from that of a commercial landlord.

Legislation will drive a lot of landlords from the market, I know quite a few who are selling their rental properties as its just become too difficult to be a private landlord.

Because people who make the choice to act as private landlords are renting out property they own. They have the right to deal with it as they choose. It is theirs. If a tenant does not want to accept their conditions, they are not forced to do so. They may rent elsewhere. The government do not have the right to legislate on people's personal property and their right to do with it as they choose. All parties (tenant and landlord) are free to enter into a contract or not. Nobody is forced to. If the tenant doesn't like the condition of payment, they are free not to accept it.

Not every Landlord has time to visit a bank. Banks are awkward about lodging too much cash at once. I am honest with HMRC and it's easier to prove my honesty when all the rent is paid directly into my bank account. Cash is the preferred method of payment for fraudsters.

Far too much Legislation already.

May not work for all landlords. If a tenant wanted to pay cash, I would facilitate but on terms that imposed the least amount of work for myself. E.g. would not travel to the property to pick it up - live several miles away from property.

Dependability of payment on set dates is important prerequisite for landlords as allows planning for outgoings. An initial choice of payment method is OK. but not variance during tenancy as would result in varying dates of receipt of payments.

Too much unfair legislation for landlords. Example having to evict a tenant who is receiving Universal Credit.

Legislation would be slow and cumbersome.

Avoid needless legislation.

I consider there is already too much legislation, with guidelines I can explain why I wish payment to be made a certain way and mutually agree with tenant the best method.

There will be landlords who ignore tenants need for flexibility.

Guidance allows for individual circumstances.

Yes, it does give the tenant two or more ways to pay rent. In case they save weekly by having cash or their job might pay them in cash.

Please be very careful here. If landlords are required to offer cash payment options then this creates a whole new area of abuse and denial. The tenant is best protected when there is a formal bank record of payment.

Legislation tends to cause more barriers. If you look across all the UK regions and down South Private landlords are leaving the sector. This causes a shortage of rentals which drive up the rentals.

The UK governments official stance on payments is: It is right that organisations choose the forms of payment they accept.

The only payment allowed should be via bank transfer. This will eliminate the rogue landlords who demand cash & who pay no taxes on the rental income they receive. Cash allows the landlord to bully tenants & gives good landlords a bad name.

Guidance as each scenario is different. As agents we offer bank transfer / cash / standing order, but I know some landlords who manage themselves don't use online banking or may accept cheques etc.

All is fine as it is and landlords have their own methods of collecting. Some people don't have bank accounts / online banking and this can cause some stress / worry at times for older people.

Don't think this is necessary.

Tenants are unreliable.

Once something becomes a specific legal requirement, flexibility is reduced.

None of my tenants have ever asked to pay in cash. I get the impression that they prefer the paper record of a bank statement as do I.

Increased legislation /regulations etc. are driving landlords out of the market.

I think if landlords provide a cash only basis of rental payment this could put pressure on some tenants who do not have easy access to a bank or post office. There is a security risk as well for the tenant who may have to keep the cash safe for a few days before payment to the landlord directly can be arranged. Paying, for example by bank transfer, is a clean, easy, secure method for most people these days. It also offers a second form of proof of payment alongside their rent book.

My answer was NO. But just to say my piece here as well. I don't think this should be mandated or legislated. Let the landlord and the tenant agree from the start the method of payment before signing a tenancy agreement. But don't enforce on the landlord to agree on whatever method of payment a tenant chooses. You have been crippling landlords with all these new regulations.

There is already too much legislation for landlords.

No need for government to intervene - should be a choice.

I don't think you need legislation for this.

Legislation only complicates civil matters/contract disputes & increases overhead workload.

Councils, Other Organisations and Individuals

If you have answered yes to any of the previous 3 questions, please provide any relevant details.

The landlord was collecting payment in cash to avoid tax liabilities and renting the house to multiple tenants without registering as an HMO. This, I believe, allowed him to save further by not complying with fire safety and insurance obligations.

Payment of deposit to [REDACTED] included a non-refundable 'insurance' deposit that had to be paid in cash. This was over 10 years ago.

I am a tenant and until now was a private tenant. My landlord refused to return my £xxx deposit when I moved. After a few months I had to threaten him with court in order to retrieve my money. He had received a substantial amount in rent but wanted to keep the deposit also.

Presumably there could be income tax/reporting and other issues with landlords only accepting cash payments.

Previously aware of tenant having to hold substantial cash in the house for whenever the landlord would arrive to collect rent. Tenant was elderly and very worried about having so much cash in the house and sought advice from PSNI.

██████████ is a project for people renting from a private landlord or letting agent and who want to improve things for private tenants in Northern Ireland. We do advocate for private renters, but we do not support workers nor do we provide services such as a helpline, therefore we do not intervene in any disputes with landlords or tenants. For this reason, we have answered ‘no’ to Q2. However, ██████████ are aware of instances where renters have been made to pay in cash, despite asking if they could use another payment method. For example, in one instance a member was forced to go to the letting agent’s office carrying over £1000 in cash so that the deposit and first month’s rent could be paid. They commented on their experience; “It is vital that every landlord and letting agent be compelled by law to offer a variety of payment options for deposits and rent payments. And for those payments to be documented. In my early days of renting, I found myself walking down a fairly rough area of Belfast with the guts of £1000 on my person after an agency refused to take payment of deposit and first month’s rent by card or bank transfer. Had something gone wrong and the money been stolen misappropriated or lost, I’d have lost the tenancy AND my money whilst the agency lost nothing. This agency then demanded payments by bank transfer for the monthly rent. The irony was rather lost on them! All payments must be such that enables a tenant to easily pay and easily trace where their payments are made, and not another obstacle in what is already an arduous process.”

██████████ Helpline advisors have reported cases of tenants being forced to pay for rent and other housing costs in cash. The volume of these complaints is not high, but it is an issue that is facing a not insignificant number of tenants in the private rental sector. It is ██████████ view that an issue should be measured not by its frequency of occurrence but by its impact on people’s lives. Prior to the Private Tenancies Act (Northern Ireland) 2022 (Private Tenancies Act) coming into force, where cases of tenants being forced to pay for rent and other housing costs in cash have arisen, there were reports from people contacting ██████████ Helpline that this was accompanied with bad practice on the part of the landlord, such as not providing rent receipts or recording payments in the rent book. Some tenants have also reported landlords asking for the shortfall between their Universal Credit/ housing benefit and their rent to be paid in cash. Some tenants also stated that after some months of paying in cash, the landlord would claim that they had not received paid rent and would seek to evict them. Other tenants have reported that their tenancy agreement would state that their rent was £x amount per month, but the landlord would demand a payment in cash over and above this. It is important to note that, since the Private Tenancies Act has come into effect, the required rent receipt element of the law has greatly reduced the number of these reports from tenants. This was a welcome change and one that ██████████ supports. However, it is our view that the law should offer protections to make payment of rent as safe, secure and accessible as possible. Housing Rights will elaborate on this position further below.

There are four issues associated with landlords or letting agents only accepting cash payment methods for rent or other payments relating to tenancies. Firstly, agents who receive cash payments will often pass on the costs associated with processing cash on to tenants or landlords and spend their time processing payments rather than providing other vital property services. Secondly, cash is far less easy to trace which provides loopholes for rogue landlords and noncompliant agents to claim that payments were never received, while a bank transfer can provide proof of payment. This has additional issues if a tenant has a rent guarantor as it may be more difficult to prove whether or not a tenant has paid their rent, leading to a potentially lengthy dispute. Thirdly, cash payments are considered high-risk or indicators of suspicious activity within HMRC's Estate and Letting Agency Business Guidance on Money Laundering supervision¹. While most letting agents will not fall under AML supervision due to the high rent threshold introduced under the Fifth Money Laundering Director, the guidance from HMRC makes it clear that tenants paying with cash may be a potential indicator that they have obtained their funds illegally. If more tenants pay with cash, it is more difficult to distinguish between tenants who obtained their funds illegally and those who are required by their landlord to pay in cash. Fourthly, agents who maintain large sums of cash at their offices are at greater risk of having rent payments stolen and vulnerable to criminal activity. Providing alternative payments ensures that tenants only pay in cash when they have to, which reduces these issues. [REDACTED] only has limited powers to intervene since there is no legislation requiring landlords or agents to provide alternative methods of rent payment. While we would recommend that cash payments should be avoided, as best practice and as part of [REDACTED] membership rules around client accounts, we would not be able to stop a landlord from asking for payments in cash only. Since many letting agents would benefit from receiving alternative payments rather than just cash, we do not envision that many agents ask that a tenant pays rent in cash. Tenants and landlords have the ability to raise complaints about [REDACTED] members, however, we are unaware of any complaints from tenants in Northern Ireland about payment methods. The only instance where we could see an agent demanding a cash payment from the tenant is if the landlord insists to receive payments in cash and the agent does not want to lose the landlord as a client. That being said, while cases are rare, we would still encourage legislation to ensure that a range of payment methods is offered to the tenant.

Tenants are generally accepting of the method of payment chosen by the landlord. Nevertheless, they are aware that a requirement to pay in cash only can cause issues with budgeting, particularly where the tenant is dependent on receiving benefit payments within the time scale set by the landlord. Issues can also arise where a landlord who is requiring payment in cash, will not co-operate with a tenant seeking to make a claim for Housing Benefit /UC Housing costs or Rate Rebate.

From a financial inclusion perspective we would advocate that the tenant has different payment options available to them to make the payment. This would allow choice and control in terms of their individual personal budgeting and management of money. Given the financial vulnerability of some households, reliance on cash can be a way to budget and manage their money. [REDACTED]

If yes, do you think this should be included as guidance for landlords or should legislation require landlords to give a choice of payment methods? Why?

Depending on the choice of payments envisaged. We would be in favour of a choice of bank payments, standing order, direct debit, bank transfer should be offered. Not cash payments. Anyone that has a tenancy is most likely to have a bank account. Payments then that are made are not subject to dispute.

Unscrupulous landlords will not adhere to guidance and little will change; legislation would have the power of the law to prosecute.

I have never experienced any issues with payment methods - tenants are given options to pay shortfall by bank transfer or we can provide a payment card, and this works for both the tenant and our office.

As legislation give both tenants and landlords the security and transparency they need.

Landlords only do the bare minimum. They need to be forced by legislation. They exploit every loophole.

Payment system changing. I pay cash as a top up. HB pays rest. Landlord prefers cash. Direct payment from my bank would be better but cash is fine for me at the moment.

In my opinion landlords will do what is in their own best interests without consideration for the tenant. Legislation would go some way to even out the playing field. However, while demand far outstrips supply, ultimately landlords will still pick tenants who best suit their needs and not operate a first come first served policy.

Then they cannot abuse receiving the money.

Legislation protects tenants better as it is then mandatory just like the deposit scheme.

I feel that it could be open to manipulation. Tenant says they will pay cash on last day of the month, this means the landlord may have to drive to the property to collect the cash. If it isn't there, they may ask for a bank transfer, if it is a Friday, this could mean that the money won't be sent until the Monday. It seems that it would be better that a decision is made about the payment method at the start of the tenancy, and this is agreed by both parties.

To offer tenants more options.

Insisting on particular payment methods could disadvantage tenants who can't access them.

It would need to be legislation so Landlords would have to offer a choice of payments.

So landlords don't take advantage of tenants.

Under the Private Tenancies Act 2022 there is provision for councils to enforce where landlords have accepted cash but have not provided a receipt. In reviewing this scenario it is almost impossible to recover sufficient evidence to take a prosecution as cash payments leave no tracking or evidence and is ultimately down to subjective view of which party will be more believable in court. It would be much better if tenants always had option of paying using a traceable method for the protection of all parties.

██████████ believes that it is necessary that legislation is in place to ensure that landlords offer a choice of payment methods, as we believe it is unlikely that guidance would be followed, and that landlords may still impose cash payments. Furthermore, we believe that the legislation should require landlords to explicitly provide a list of available payment options to their tenant. We believe that failure to provide payment options to tenants should result in a fixed penalty notice (as is the case if a landlord fails to provide a rent receipt for payment in cash under the Private Tenancies Act.) It is also necessary that relevant bodies such as Environmental Health have the necessary resources in order to enforce any piece of legislation that deals with payment options. We believe that both a legislative requirement and a deterrent for failing to meet this requirement, in the form of a fixed penalty, is necessary in order to ensure that landlords actually provide payments options to tenants in practice. This is particularly important in the context of the current market where a lack of affordable private tenancies puts the negotiating power with the landlord and tenants may feel they have no choice but to accept a landlord's preferred payment method. Indeed, the need for adequate legislation, alongside effective enforcement, can be seen in the current dynamic regarding the charging of unlawful letting fees by Estate Agents. It is currently unlawful for tenants to be charged for services that would have otherwise been carried out by a landlord, but due to a lack of adequate legislation and enforcement tenants are often have no choice but to pay these unlawful fees, given the fear of not being able to secure a tenancy otherwise. We are concerned that without legislation and enforcement, we may see a similar practice with landlords continuing to insist on cash payments even if guidance states that they must provide payment options.

It is [REDACTED] view that while the regulation under the Private Tenancies Act which compels landlords to provide a rent receipt is an important step to protect tenants and reduces the potential for tenant exploitation, protections should be in place to make the payment of rent as safe, secure and accessible as possible. [REDACTED] believes that Regulations requiring landlords to provide tenants with a choice of payment methods would benefit both tenants and landlords. The Importance of Cash - [REDACTED] recognises that the use of cash has been steadily declining over the course of the past decade. According to Bank of England statistics, 23% of payments for goods and services were made in cash, down from 60% in 2009. In 2021, this number had further declined to 15%. It is clear that there is a trend toward the use of electronic forms of payment and, according to the Bank of England, 'it is unlikely that cash use will recover much from its current level.' However, cash remains the preferred method of payment for many, in particular for the elderly and people on lower incomes. Indeed, cash was the preferred payment method among people aged 65+ and was most prevalent in lower socio-economic groups. In a 2020 survey carried out by the Financial Conduct Authority, 46% of the digitally excluded, 31% of those with no educational qualifications and 26% of those in poor health, 'rely on cash to a great or very great extent.' This is a particularly pertinent issue for Northern Ireland. According to NISRA, as of 2017, 16.6% of Northern Ireland residents aged 16 to 24 had no qualifications. NISRA data from the same year also shows that Northern Ireland has the lowest life expectancy for both males and females of the 4 UK nations, as well as the highest rate of long-term illness or disability. 21.7% of respondents aged 16-24 reported a long-term illness or disability. The UK average is 17.4%. Indeed, of the four UK nations, Northern Ireland has the highest rate of cash usage. In 2022, Northern Ireland citizens withdrew an average of £2,266 (an increase on 2021, perhaps influenced by the pandemic) versus a UK average of £1,564. For these reasons [REDACTED] recognises that cash is, and will remain, an important means of payment for many private tenants in Northern Ireland. We welcome the added protection of mandatory receipts as legislated for in the Private Tenancies Act. This important protection should, however, be further bolstered by the introduction of legislation to allow tenants to pay using their preferred method. Moving into a digital age - [REDACTED] believes Regulations requiring landlords to provide tenants with a choice of payment methods would modernise the transaction process in line with the pace of society. As outlined above, while cash remains an important means of transaction for many, electronic methods of payments are increasing in popularity across the board. This has been recognised across a range of sectors. Banking in particular, has been steadily moving towards a digital banking model over the last decade. In May 2022, Danske Bank announced that it would close four branches in Lurgan, Cookstown, Kilkeel and Fivemiletown. In 2021, Bank of Ireland announced that it would close 15 of its 28 branches in Northern Ireland, many in rural areas.

HSBC and Halifax announced the closure of two Northern Ireland branches in Lurgan and Larne, and Coleraine and Portadown respectively. Indeed, in 2021, Bank of Ireland released an Impact Assessment outlining their reasoning for branch closures, which explicitly outlines their strategic direction toward digital banking. This is to paint a picture of a sector moving to an online phase. Although Northern Ireland is the most resistant of UK nations to embrace this move, as branches continue to dwindle from our high streets rural and urban, so too dwindle ready access to large sums of cash. It is important that legislation takes account of this shifting situation. Future proofing through proactively legislating to allow tenants to make payments using a range of options, including digital payments and online banking, will avoid the need for reactive legislation to meet high demand some years down the line.

Parity with other services - This shifting environment has already been recognised and provided for by many services across Northern Ireland. NI Direct allows a range of payment options for customers paying their rates. Northern Ireland Electricity offers payment options for customers when paying energy costs. This points to an industry that values and promotes choice through the adoption of a range of payment options as good practice and successful policy. Perhaps most comparable, are the payment options available for social housing tenants. The Northern Ireland Housing Executive (NIHE) offers a range of payment options for tenants wishing to pay their rent and rates, including cash, direct debit, online, PayPoint, phone payment and internet banking. Various Housing Associations offer similar payment options to the NIHE. Options for payments have been successfully adopted and implemented in the social sector. We can see that, for services related to housing costs, the benefits of offering a wide range of payment options are not only widely recognised but have been successfully widely adopted. The position of private rental tenants in perhaps not being afforded these options places them at a distinct disadvantage, outside the consensus of good practice. It is Housing Rights view that Regulations providing for a range of available payment options would give private rental tenants parity with customers paying for other housing costs, and those in the social sector who are afforded these benefits. We also believe that Regulations would provide benefits to both tenants and landlords.

Benefits of Payment Options - It is [REDACTED] view that Regulations providing for a range of payment options would benefit both tenants and landlords. As outlined above, readily available access to cash is dwindling in Northern Ireland as branches close as a matter of policy across all banks. This is particularly impactful for rural tenants, whose closest branch may now be an unfeasible distance to travel. ATMs also have a daily cash limit, which poses problems not only for people with mobility issues who would have to make multiple trips to the ATM over several days, but also for people who may need access to large sums in order to pay their deposit and any rent due in advance when taking up a new tenancy.

If a range of payment options were available, a timely electronic payment could be easily made, allowing the tenant to pay money owed quickly and easily, benefitting both them and the landlord. A further benefit provided by offering a range of payment options is safety. Some private tenants who are members of the tenant group Renter's Voice have expressed natural trepidation at carrying large sums of cash at one time. Again, the option to make payment through a range of different means would go a long way to alleviating the anxiety of carrying large cash sums for tenants. Safety does not simply extend to physical security. If a payment is made online or through direct debit, this creates an electronic trace which would provide security both for the tenant as the payee and the landlord as the receiver as a permanent trace of the payment being made for their records. As outlined above, Regulations providing for payment options would also bring the sector into line with other housing related service providers, as well as tenants in the social sector. [REDACTED] maintains that people should not be disadvantaged in terms of how they can pay their housing costs because of the sector they occupy. Conclusion - It is clear that there is a societal shift towards electronic payment methods, with their rates of occurrence increasing while the number of cash transactions fall. The evidence indicates that this trend will continue, and that more people will prefer to use electronic methods to pay for services rather than use cash. This has been recognised by various sectors, but of most relevance, the banking sector. Policy-driven branch closures have been steady over the course of the last decade, impacting ready access to large sums of cash, particularly in rural areas. ATMs are not sufficient to supplement this access to cash given they have daily withdrawal limits. This causes inconvenience to tenants needing fast access to large sums, whether to pay rent, a deposit, rent in advance or other payments to the landlord. It would also negatively impact upon people with mobility issues for whom multiple trips to a branch or ATM would pose problems. Regulations requiring landlords to offer a range of payment options for tenants would make the paying of housing costs easier, more accessible and less stressful for tenants across Northern Ireland. Relevant sectors related to housing costs have already accepted the need for and provided the means for a number of different payment options. Energy providers, Councils, the NIHE and Housing Associations have all established a variety of options for payment as good policy and practice. Regulations would move the private rental sector in line with other comparable services in society, providing private tenants with similar benefits enjoyed by rate payers and social tenants. The option of different payment methods would also provide an added layer of safety and security benefits for tenants, both physically and financially. This security would also be enjoyed by landlords, who would have the knowledge that a tenant can pay by various means and would have electronic records for their accounting. It is Housing Rights' view, therefore, that legislating for payment options would reduce the potential for the exploitation of tenants, move the sector in line with the rest of society, make the paying of housing costs easier and provide an added layer of security to landlords and tenants across Northern Ireland.

Offering a choice of payment is beneficial to both the tenant and the letting agent. Providing alternative payments ensures that tenants are protected through a clear audit trail of payments made and tenants will not have to take out large sums of cash for every rental period. Agents benefit from faster and easier payment procedures and will be better able to spot and investigate suspicious activity. We would encourage legislation to require that landlords provide a choice of payment methods. Additionally, we would encourage that guidance or best practice be provided that would encourage tenants to pay rent through online banking. Legislating that a landlord or letting agent must provide tenants with a choice of payment methods would prevent any unnecessary payments in cash where a tenant has alternative means of paying rent. As we have detailed earlier, there are several negative implications related to cash-only payments which can be mitigated through legislation. However, while we understand the benefits of moving away from cash all together, there may be circumstances where a tenant may have to pay with cash in a minority of circumstances. In that case, we would recommend that the Department for Communities also provide recommendations that payments should be processed through online banking where possible. Alongside any legislation. This would ensure the preferred payment method of agents is used in the majority of cases, while ensuring the most protections for tenants while also preventing any tenant from being unable to pay rent when they have the correct amount of funds to pay.

Legislation with accompanying Statutory guidance can provide clarity for different situations in easily understood language. This will ensure that all tenants have a choice of payment options, to allow them to choose the most appropriate method for their circumstances. This will provide tenants with more control when managing their money.

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