

Response to Consultation

Date: 23 January 2009
Consultation: Pre Action Protocols for Possession Proceedings Based on Mortgage Arrears in Respect of Residential Property

Introduction

The Northern Ireland Federation of Housing Associations (NIFHA) represents 40 housing associations. This includes 33 of the associations registered and regulated by the Department for Social Development (DSD). Collectively, these associations provide 30,000 good quality, affordable homes for renting or equity sharing. Further information is available at www.nifha.org

Background

NIFHA's members are responsible for about twenty five percent of all social housing stock in Northern Ireland. We are conscious that the proposed document does not currently relate to social housing stock, but is specifically targeted at mortgage repossessions. However, along with our members, we would like to make the following comments.

General Comments

1. We welcome any proactive approach to assist and subsequently prevent any household at risk of losing their home.
2. If successful, this protocol would be expected to somehow relieve the pressure on the need for social housing as an alternative to those who are repossessed.
3. This document is not likely to have any direct impact on most of our members' area of business, unless there are proposals to introduce a similar protocol for social housing repossessions in relation to rent arrears. However, due consideration must be given to the operation of the co-ownership housing scheme and how mortgage arrears problems facing participants will need to be addressed.
4. It is important that from an equality point of view, the information contained in this protocol is easily accessible in various formats so that it is understood by all members of the community in Northern Ireland.

We trust that you will find these comments useful and our recommendations will be given due consideration.

Submitted on behalf of NIFHA by:



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