

## **Contents**

Chapter 1: Background to Housing in Northern Ireland	1
Background to Types of Tenure	1
Owner Occupier	
Tenant	
Licensees	7
Trespasser/Squatter	8
2. Background to Homelessness	9
Legislative Background	9
Homelessness Guidance and Homelessness Strategy	10
3. Background to the Social Rented Sector	11
Northern Ireland Housing Executive	
Housing Associations	11
4. Background to the Private Rented Sector	13
5. Background to Housing Legislation	15
Main Legislation	15
Chapter 2: Homelessness	19
1. Introduction	19
Homelessness Legislation	
Housing Executive Guidance	
Homelessness Strategy	20
Restricted Cases	21
2. How to Apply as Homeless	22
Where to Apply	
Persons Normally Resident Outside Northern Ireland	23
Access Criteria	
Right to Advice and Assistance	
Right to a Homeless Assessment	
Local Connection	29
3. The Four "Tests"	
Restricted Cases	
Test 1 - Homelessness	32

Test 2 - Eligible for Assistance	39
Test 3 - Priority Need	52
Test 4 - Intentionality	57
Restricted Cases	62
Duties of the Housing Executive to Homeless People	64
4. Offers of Accommodation	68
Reasonable Offers	
Private Rented Sector Access Scheme	70
Offers in Restricted Cases	71
5. Temporary Accommodation	73
Provision of Temporary Accommodation	73
Types of Temporary Accommodation	
Time in Temporary Accommodation	77
Eviction from Temporary Accommodation	
Paying for Temporary Accommodation	78
Temporary Accommodation Pending Homelessness Review and Appeal	79
Restricted Cases	82
6. Other Help for Homeless People	
Housing Executive Taxi Service	
Housing Executive Furniture Storage	
Out of Hours Help	
Social Services	
Help with Rent/Deposit Schemes	
Supporting People	86
7 Reviewing a Homelessness Decision	
Notification of Right to Review	
Types of Decisions which can be Reviewed	
Decisions Which Cannot be Reviewed	
Time Limit for Review	
Preparing for a Review	
Review Procedure	
Remit of the Review	
Notification of Review Decision	
Temporary Accommodation Pending a Review	102
8. Reasons for Homelessness	
Intimidation	
Owner Occupation and Financial Difficulties	
Possession Orders - Private Rented Sector Tenants	
Relationship Breakdown	111



Release from Prison	112
Leaving Care	113
9. Further Information/Help	119
Housing Rights	
housingadviceNI	119
The Welcome Organisation	119
First Housing Aid and Support Services	119
Multi-disciplinary Homeless Support Team	
NICEM	
Northern Ireland Housing Executive	121
S.T.E.P	
Simon Community	121
Chapter 3: The NI Housing Executive	123
1. Structure of the Housing Executive	123
The Management Team	
Area and District Offices	
Structure of District Office	
Homeless Services Unit	
Grants Offices	
2. Housing Applications	127
Application Requirements	
Eligibility for Assistance	
The Housing/Transfer Application Form	
Assessment Process	
Annual Review	142
Notification of Decision	142
Points Level	142
Areas of Choice	142
3. Assessment under the Housing Selection Scheme	146
Exception to the Assessment Process	
Category 1 – Intimidation	
Category 2 - Insecurity of Tenure	
Category 3 - Housing Conditions	
Category 4 – Health and Social Well Being Assessment	
4. Allocation of Accommodation	172
Offers of Accommodation	
Refusal of Offers	

Review of Suitability of Accommodation	
Disqualification for an Allocation of Accommodation	174
Special Acquisition of Dwellings	175
Guarantors for 16/17 Year Olds	176
Choice Based Lettings	177
Private Rented Sector Access Scheme	178
5. Transfers and Exchanges	179
Transfers	179
Exchanges	184
6. Housing Executive Tenancies	
Introductory Tenancies	
Procedures in Becoming a Housing Executive Tenant	
Conditions of Tenancy/Tenants' Handbook	
Legal Rights of Housing Executive Tenants	190
Maintaining a Tenancy Whilst in Prison	198
7. Ending a Housing Executive Tenancy	200
Notice to Quit (served by the tenant)	200
Abandonment	
Eviction	205
Ending a Joint Tenancy	
Grounds for Possession - Secure Tenants	207
Grounds for Possession – Introductory Tenants	219
8. Rents	223
Calculating the Level of Rent Payable	223
Responsibility for the Payment of Rent	223
Methods of Paying Rent	224
Rent Arrears	224
9. Repairs, Improvements and Adaptations	228
Repairing Obligations	228
Reporting Repairs	231
Right to Repair Scheme	232
Tenant Self-Help Scheme	234
Public Health Repairs	235
Planned Maintenance and Improvement Schemes	235
Change of Tenancy and Repairs	
Failure by the Housing Executive to Carry Out Repairs	
Dissatisfaction with Repairs	
Scheme for Emergency House Repairs	
Criminal Damage Compensation	



Hate Incidents	243
Compensation for Damage Caused by Police Action	244
Tenant Improvements - Right to Compensation	
Adaptations	
Energy Performance Certificates	249
Energy Advice/Matters	
10. Redevelopment	251
Unfitness	252
Vesting	252
Blight	253
Advance Purchase	254
Compensation	254
Duty to Rehouse	257
11. Squatting	259
Prevention of Squatting	259
Action taken by the Housing Executive	259
Legal Remedies	259
Squatters and Repairs	260
Offers of a Tenancy	261
Housing Benefit	261
12. House Sales	262
Equity Sharing	262
Right to Buy	262
Purchase Price	265
Resale of Housing Executive Property	267
Adapted Dwellings	268
Sale of Vacant Dwellings	268
Procedures Involved in Buying a Housing Executive Property	268
Maintenance of the Property	269
Owner's Responsibilities	270
13. Anti-Social Behaviour and Nuisance	272
Examples of Anti-Social Behaviour	272
Taking Action	272
Role of Key Agencies in Dealing with Anti-Social Behaviour	273
Role of the Housing Executive	
Role of the Police	
Role of the Council	
Hate Crime	281
14. Making a Complaint against the Housing Executive	283

Internal Complaints Procedure	283
Homelessness Decisions	284
Commissioner for Complaints	285
Court Action	
Appendix 1 - Selection Scheme Glossary of Terms	
Appendix 2 -Selection Scheme Points Schedule	288
Appendix 3 - Rent Calculation	288
Appendix 4 - Tenancies to be Recognised for Qualification and Discount	293
Chapter 4: Housing Associations	297
Types of Housing Associations	297
Registered Housing Associations	297
Unregistered Housing Associations	298
2. Housing Applications	300
Application Requirements	
Eligibility for Assistance	301
3. Assessments under the Housing Selection Scheme	302
4. Allocation of Accommodation	
Offers of Accommodation	
Disqualification	
Suitability of Accommodation	303
5. Housing Association Tenancies	
Types of Tenancies	
Tenancy Agreements	
Legal Rights of Registered Housing Association Tenants	
Maintaining a Tenancy Whilst in Prison	312
6. Transfers and Exchanges	313
Transfers	313
Exchanges	314
Offers of New Accommodation	315
7. Rents	
Rent Calculation	
Deposits	
Service Charges	
Rent Arrears	317



8. Repairs, Improvements and Adaptations	320
Repairs	320
Model Right to Repair Scheme	320
Redecoration Allowances	
Public Health Repairs	323
Tenant Improvements	323
Adaptations	326
Criminal Damage Compensation	327
Compensation for Damage Caused by Police Action	328
Energy Performance Certificates	328
Energy Advice	329
9. House Sales	330
Joint Purchases	330
Eligibility	330
Exempt Dwellings	331
Applying to Buy	331
Conditions on Resale	333
10. Ending a Tenancy	334
Notice to Quit (by the Tenant)	
Abandonment	334
Possession	336
Possession of an Introductory Tenancy	337
11. Supporting People	338
Cost of Supporting People	339
Complaints about Services	
Floating Support	339
12. Making a Complaint Against a Registered Housing Association	340
Commissioner for Complaints	340
13. Anti-Social Behaviour and Nuisance	341
Examples of Anti-Social Behaviour	341
14. Appendices	346
Appendix 1 - Housing Association Contact Details	
Appendix 3 - Model Right to Repair Scheme	
Appendix 4 - Model Scheme for Compensation for Improvements	359
Chapter 5: The Private Rented Sector	365

I. Introduction	365
Relevant Private Rented Sector Legislation	365
Landlord Registration	
Requirement for landlords to check immigration status of tenants	
Requirement for tandiords to check infining faction status of tenants	500
2. Private Tenants' Rights	360
A. Basic Rights of All Tenants	
B. Additional Rights for Tenancies Commencing on or after 1 April 2007	
C. Additional Rights for Protected Tenants	5/0
2. Tanansy Agraamants 9. Statements in Dant Controlled and Non Dant Controlled	
3. Tenancy Agreements & Statements in Rent-Controlled and Non-Rent-Controlled	200
Tenancies	
Tenancy Agreements	
No Tenancy Agreement/Inadequate Agreement	
Clauses to Look for in a Tenancy Agreement	
Unfair Terms in Tenancy Agreements	
Duration of a Tenancy	
Tenancy Statement of Terms	386
4. Security of Tenure in Rent-Controlled and Non-Rent-Controlled Tenancies	
Ending a Tenancy	391
5. Rent and Money Matters in Rent-Controlled and Non-Rent-Controlled Tenancies	395
Rent-Controlled Tenancies (from 1 April 2007)	396
Determining the Appropriate Rent	
Rents for Non-Rent-Controlled Tenancies	
Other Money Matters	
6. Repairs in Rent-Controlled and Non-Rent-	421
Controlled Tenancies	
Duties to Repair for Tenancies Commencing on or After 1 April 2007	
Public Health Repairs	
Dealing with Unfit Houses (all tenancies)	
Other Remedies for Repairs	
Energy Performance Certificates	
Lifergy refrontiance certificates	750
7. Protected Tenancies	138
Criteria for Determining a Protected Tenancy	
Types of Protected Tenancies	433
8. Rights of Protected Tenants	117
Basic Rights of All Tenants	442
	4.40
9. Tenancy Agreements in Protected Tenancies	448



Clauses to Look for in a Tenancy Agreement	448
No Tenancy Agreement/Inadequate Agreement	
Unfair Terms in Tenancy Agreements	
Duration of a Protected Tenancy	
Subletting, Transfer and Assignment of Protected Tenancies	
10. Security of Tenure in Protected Tenancies	452
Discretionary Grounds for Possession	452
Mandatory Grounds for Possession	
Possession Under Other Circumstances	
Other Ways of Ending a Protected Tenancy	456
11. Rent and Money Matters in Protected Tenancies	457
Certificates of Fitness	457
Determining the Appropriate Rent	461
Non-Payment of Rent	464
Other Money Matters	465
12. Repairs in Protected Tenancies	466
Duties to Repair	466
Dealing with Unfit Houses	469
Other Remedies	472
13. Houses in Multiple Occupation	
Family	
Qualifying Person	
Evidence of Family Relationship	
Powers of the Housing Executive	
Different Types of HMO	
Registration Scheme for HMOs	
Standards Applicable to HMOs	
Improvement Works	
Enquiry Line	478
14. Harassment and Illegal Eviction	
Harassment	
Illegal Eviction	
Civil and Criminal Action	482
15. Appendices	
Appendix 1 - Sample Inventory List	
Appendix 2 - Summary of Fitness and Rent Control	
Appendix 3 - Points Schedule for Rent Determination	486

Chapter 6: Owner Occupation	489
1. Types of Home Ownership	489
2. Buying a Property	491
First Time Buyers	491
Borrowing Capacity	491
Finding a Suitable Property	
Viewing a Property	
Energy Performance Certificates	496
3. Issues Prior to Purchase	497
Making an Offer	497
Holding Deposits	
Valuation	
Survey	
Solicitor's Role in Property Purchase	499
4. Mortgage Finance	507
Types of Mortgage Loans	507
Offer of a Mortgage Loan	
Finding a Mortgage Lender	509
5. Financial Issues after Purchase	511
The Mortgage Interest Rate	511
Annual Mortgage Statement	
Insurance	
Rates	
Ground Rent	
Secured Loans (Second Mortgage)	
Equity Release Schemes	
Sale-and-Rent-Back Schemes	
Rent a Room Scheme	525
6. Help with Purchasing	526
Purchasing through Co-Ownership	526
Help to Buy Scheme	
Help through Clanmil's Homeowner Scheme	
Help to Buy ISA	531
7. Repairs and Improvements	532
Planning Permission	
Building Regulations	



Housing Executive Home Improvement Grants Scheme	535
Affordable Warmth Grants	536
Environmental Grants	536
Homeowner Flood Protection	536
Energy Advice	537
Hate Incidents	537
Criminal Damage Compensation	538
8. Disposal of Property	
Property Adjustment Upon Relationship Breakdown	
Mortgage Liability Upon Relationship Breakdown	
Succession on Death	543
9. Neighbour Disputes	
Dealing with the Issue	545
10. Caravan Occupiers	
Provision of a Written Statement	
Termination of Agreement	
Eviction and Harassment	
Home Charter Scheme	
Solicitor's Fees	
Financial Ombudsman Service	
Royal Institute of Chartered Surveyors	
The Property Ombudsman (TPO)	551
Chapter 7: Home Improvement Grants	553
The Housing Executive's Home Improvement Grants Scheme	553
Background to the Scheme	
Targeting Grant Aid	
Prioritisation of Home Improvement Grant Aid	
Eligibility Conditions for Home Improvement Grant Aid	559
General Exclusions	
Interests in the Property	
Location of the Property	
Condition of the Property	
Excluded Works	
3. Types of Housing Executive Home Improvement Grant	562
Overview of Eligibility for Grant Aid	562

4. Group Repair Schemes	
5. Applying for a Housing Executive Home Improvement Grant	582
Making an Application	
Grant Approval	584
Further Information	584
Assistance with Applying for a Grant	584
Shelter Northern Ireland (Gable Project)	
Fold Housing Trust (Staying Put Department)	585
6. Assessing the Level of Home Improvement Grant	
Test of Resources for Tenants and Owner Occupiers	
Grant assessment	
Landlord's Contribution	591
7. Use of Registered Contractors	
Use of Builder for Replacement Grants	
Electrical Work	
Treatment for Rising Damp and Wood Rot	592
8. Challenging a Housing Executive Home Improvement Grants' Decision	593
9. Other Grants	
Warm Homes Scheme closed to new applications	594
Warm Homes Scheme closed to new applications  Boiler Replacement Allowance	594 594
Warm Homes Scheme closed to new applications Boiler Replacement Allowance Domestic Renewable Heat Incentive	594 594 595
Warm Homes Scheme closed to new applications Boiler Replacement Allowance Domestic Renewable Heat Incentive Affordable Warmth Grant Scheme	594 594 595
Warm Homes Scheme closed to new applications  Boiler Replacement Allowance  Domestic Renewable Heat Incentive  Affordable Warmth Grant Scheme  Oil buying clubs	594 594 595 595
Warm Homes Scheme closed to new applications Boiler Replacement Allowance Domestic Renewable Heat Incentive Affordable Warmth Grant Scheme	594 594 595 595
Warm Homes Scheme closed to new applications  Boiler Replacement Allowance  Domestic Renewable Heat Incentive  Affordable Warmth Grant Scheme  Oil buying clubs	594 594 595 595 598
Warm Homes Scheme closed to new applications  Boiler Replacement Allowance  Domestic Renewable Heat Incentive  Affordable Warmth Grant Scheme  Oil buying clubs  Energy Advice/Grants	594 595 595 598 598
Warm Homes Scheme closed to new applications  Boiler Replacement Allowance  Domestic Renewable Heat Incentive  Affordable Warmth Grant Scheme  Oil buying clubs  Energy Advice/Grants  Chapter 8: Housing Debt	
Warm Homes Scheme closed to new applications  Boiler Replacement Allowance  Domestic Renewable Heat Incentive  Affordable Warmth Grant Scheme  Oil buying clubs  Energy Advice/Grants  Chapter 8: Housing Debt  1. Dealing With Housing Debt	
Warm Homes Scheme closed to new applications  Boiler Replacement Allowance  Domestic Renewable Heat Incentive  Affordable Warmth Grant Scheme  Oil buying clubs  Energy Advice/Grants  Chapter 8: Housing Debt  1. Dealing With Housing Debt  Stage 1 - Examining the Extent of the Problem	
Warm Homes Scheme closed to new applications  Boiler Replacement Allowance  Domestic Renewable Heat Incentive  Affordable Warmth Grant Scheme  Oil buying clubs  Energy Advice/Grants  Chapter 8: Housing Debt  1. Dealing With Housing Debt  Stage 1 - Examining the Extent of the Problem  Stage 2 - Maximising Income  Stage 3 - Minimising Expenditure  Stage 4 - Devising a Realistic, Sustainable Repayment Offer	
Warm Homes Scheme closed to new applications  Boiler Replacement Allowance  Domestic Renewable Heat Incentive  Affordable Warmth Grant Scheme  Oil buying clubs  Energy Advice/Grants  Chapter 8: Housing Debt  1. Dealing With Housing Debt  Stage 1 - Examining the Extent of the Problem  Stage 2 - Maximising Income  Stage 3 - Minimising Expenditure	
Warm Homes Scheme closed to new applications Boiler Replacement Allowance Domestic Renewable Heat Incentive Affordable Warmth Grant Scheme Oil buying clubs Energy Advice/Grants  Chapter 8: Housing Debt  1. Dealing With Housing Debt Stage 1 - Examining the Extent of the Problem Stage 2 - Maximising Income Stage 3 - Minimising Expenditure Stage 4 - Devising a Realistic, Sustainable Repayment Offer Unsecured Debts and Debt Relief Orders  2. Mortgage Arrears	
Warm Homes Scheme closed to new applications Boiler Replacement Allowance Domestic Renewable Heat Incentive Affordable Warmth Grant Scheme Oil buying clubs Energy Advice/Grants  Chapter 8: Housing Debt  1. Dealing With Housing Debt Stage 1 - Examining the Extent of the Problem Stage 2 - Maximising Income Stage 3 - Minimising Expenditure Stage 4 - Devising a Realistic, Sustainable Repayment Offer Unsecured Debts and Debt Relief Orders	



3. Rent Arrears	623
Pre-Action Protocols	623
Common Problems	625
The Housing Executive and Rent Arrears	626
Debt Recovery Methods	627
Registered Housing Associations and Rent Arrears	
Northern Ireland Co-ownership Scheme and Rent Arrears	
Private Rented Sector Rent Arrears	636
4. Rates Arrears	
Liability for Paying Rates	
Recovering Rates Arrears	
Help with Paying Rates	647
5. Court Action For Housing Debt	
Pre-Action Protocol for Possession Proceedings	
A. Recovery of Mortgage Arrears and/or Possession	
B. Recovery of Social Rented Sector Rent Arrears and/or Possession	
C. Recovery of Private Rented Sector Arrears and/or Possession	
D. Recovery of Rates Arrears	665
6. Enforcement of Court Orders	
Application to Enforce a Money Judgment	
Application to Enforce a Non-Money Judgment	
Legal Costs	671
7. Financial Issues After Possession of a Property	
Selling the Property	
Bankruptcy	674
8. Rehousing Options	675
9. Appendices	677
Appendix 1 - Sample Income Statement	
Appendix 2 - Sample Expenditure Sheet	
Appendix 3 - Credit Types	
Appendix 4 - Sample Creditors' List	681
Appendix 5 - Sample Authorisation Form	682
Chapter 9: Financing Accommodation	683
Background to Housing Benefit and Local Housing Allowance	
Housing Benefit	683

Local Housing Allowance	684
Person Responsible For Claiming	684
2. The Basic Rules of Entitlement	686
Special Rules	697
3. Eligibility for Housing Benefit	701
Housing Costs Met by Housing Benefit	701
Eligibility of the Claimant	703
4. Making a Housing Benefit Application	
Claiming Housing Benefit	
Backdating/'Good Cause'	
Duty to Notify Change in Circumstances	717
5. Calculating the Amount of Financial Assistance	
A. Housing Benefit	
B. Local Housing Allowance	
When does Local Housing Allowance Apply?	
Deductions from Eligible Rent/Maximum Rent	
Interim Payments Notification of Decisions	
Extended Payments	
6. Overpayments	739
Reasons for Decision	
Who the Overpayment can be Recovered From	
7. Financing Different Types of Accommodation	744
Financing Social Rented Accommodation	744
Financing Private Rented Accommodation	744
Financing Owner Occupied Accommodation	754
Financing Co- Ownership	
Financing Temporary Accommodation for Homeless People	
Financing Residential Care	761
8. Challenging a Housing Benefit Decision	
Querying a Decision	770
9. Welfare Reform	
Universal Credit and the Abolition of Housing Benefit	777
10. Appendices	
Appendix 1 - Working Out a Housing Benefit Calculation	784



Appendix 3 - Housing Benefit Calculation Sheet	798
Chapter 10: Legal Remedies	801
Appealing a Housing Benefit/Local Housing Allowance Decision	801
Establishing Grounds for an Appeal	
Submitting an Appeal	
Type of Appeal Hearing	
Tribunal Procedures	
Preparing for an Appeal	807
Appeal Tribunal Decisions	809
Appealing to the Social Security Commissioner	810
Judicial Review	813
Ombudsman	814
2. Rent Assessment Committees	815
Composition of Rent Assessment Committees	815
Applying to the Rent Assessment Committee	
Preparing for a Rent Assessment Hearing	816
The Hearing	
Rent Assessment Committee Decisions	
Further Review	820
3. Complaints Against Public Bodies	821
Assembly Ombudsman for Northern Ireland	821
Commissioner for Complaints	
Procedure for Investigating Complaints	
The Decision	823
4. Civil and Criminal Action	824
Overview of the Courts in Northern Ireland	825
Civil Action	
Criminal Action	833
5. Judicial Review	839
Timescales	839
Procedure	840
Costs	
Grounds for Judicial Review	
Judicial Review Remedies	
Effect of Judicial Review	844
6. Injunctions	846

Meaning of Accommodation	846
The Courts	
Meaning of Harm/Ill-treatment	847
7. Complaints to the Property Ombudsman	848
8. Appealing a Homelessness Decision	850
Appealing to the County Court	850
Grounds for Appeal	851
Time Limit for Appealing	852
Preparing for an Appeal	
Procedure on Appeal	
Decision on Appeal	854
Interim Accommodation Pending Appeal	
Appealing Against a County Court Decision	
Help Using Housing Law in Practice NI	i
Browsers	
Macs	i
Adobe Acrobat Reader	
Navigation	;