

	Middleton Buildings 10-12 High Street BELFAST BT1 2BA www.housingrights.org.uk

Home repossession taskforce needed now

15 November 2013

On the day when the Northern Ireland Court Service released figures showing a 20% increase in the number of possession orders granted, local advice charity Housing Rights Service says it's concerned about the delay in setting up a Government task force to tackle the problem.

Nicola McCrudden, HRS policy manager said: **“Northern Ireland is still feeling the pain of debt and repossession. There are too many people living with the threat of homelessness because they can no longer afford their mortgage commitment. Because of this demand for advice on mortgage arrears and housing options remains at a very high level.”**

Housing Rights Service operates a Mortgage Debt Advice Service; in 2012/13 it assisted 1,700 households. In the first 7 months of 2013/14 the service experienced similar levels of demand with some 950 households seeking advice.

Earlier this year, Housing Rights Service called on the NI Executive to set up a task force to examine the issue of repossessions and negative equity and identify ways to prevent its impact on local families. As part of the Housing Strategy Action Plan, published in early July, the Department for Social Development made a commitment to gather information, establish a working group and engage with stakeholders during 2013-2014. Following engagement with interested groups, the Committee for Social Development then recommended that the Department establish the working group over the summer months as it felt this was a pressing issue. However, the group has not yet been established.

Commenting on this Ms McCrudden said: **“Ironically, despite high levels of repossession activity by lenders, there are very few support initiatives or debt relief options for households locally. This is not the case in other jurisdictions where Governments have introduced a variety of interventions to help struggling homeowners. We welcome the Minister’s commitment to setting up a task force but urge him to expedite this immediately to prevent people from ending up homeless.”**

People experiencing difficulty with mortgage or secured loan debt can contact Housing Rights Service on 0300 3230310 or visit their website www.housingadviceNI.org. Housing Rights Service also has advisers based at the High Court who can assist homeowners on the day of their possession hearings

ENDS

Notes to editors:

For further information contact Frances at Housing Rights Service on 90 245640

Spokespersons will be available for comment

- Established in 1964 Housing Rights Service (HRS) is the leading specialist provider of independent housing advice in Northern Ireland. The charity works to achieve positive change by protecting and promoting the rights of people who are in housing need in Northern Ireland.
- In addition to the Mortgage Debt Advice Service HRS, provided advice and assistance on over 37,000 issues related to housing during 2012/2013
- The charity also provided representation at nearly 1,300 court hearings.
- In August 2011 Social Development Minister Nelson McCausland announced continued funding that will allow the Mortgage Debt Advice Service to operate until 2015.
- The latest repossession statistics are available at <http://bit.ly/1abeRgC>