

Housing Group booklet aims to reduce risk of eviction

A number of Dublin-based community law centres and NGOs have teamed up to highlight how early access to advice and information is crucial in preventing homelessness and reducing the risk of eviction. They have launched a new information booklet, *Social Housing Rights Explained*, that provides information to local authority tenants and prospective tenants about their rights and responsibilities. The group, working under the name of The Housing Group, also received support from the Citizens' Information Board.

The booklet aims to support service providers on housing issues and to provide information in the area of social housing, as well as giving a useful overview of the legal responsibilities of local authorities.

Commenting at the launch of the new booklet, Clare Naughton of the Northside Community Law Centre, said: "Following the financial downturn, this growing sector is likely to play a key role in meeting the housing needs of many more people, including low income and vulnerable



At the launch of *Social Housing Rights Explained* on 18 April were (l to r): Rory Hearne (Barnardos), Frank Murphy (Ballymun Community Law Centre), Susan Fay (Irish Traveller Movement), Sinead Martin (Rialto Rights in Action), Andrew Montague (Lord Mayor of Dublin), Minister for Housing and Planning Jan O'Sullivan, Wayne Stanley (Focus Ireland), Clare Naughton (Northside Community Law Centre), Rose Wall (Mercy Law Resource Centre), Lianne Murphy (PILA), and Celcilia Forrester (CAN)

families. It is therefore vital that tenants and families applying for social-housing support understand their rights and responsibilities in order to sustain tenancies and prevent homelessness."

This is the first time that such a booklet has been published in Ireland. Frank Murphy, a

solicitor with the Ballymun Community Law Centre, says: "With the continuing importance of the social housing sector in meeting housing needs here, there is a real need for information on the rights and responsibilities of both landlords and tenants. This booklet will provide an accessible and up-

to-date advice resource for this sector of the housing market."

The Housing Group comprises the Ballymun Community Law Centre, Barnardos, Community Action Network, Focus Ireland, the Irish Traveller Movement Law Centre, Mercy Law Resource Centre, Northside Community Law Centre and the Public Interest Law Alliance. The informal group meets on a monthly basis to share information and consider matters of housing law and policy relevant to their work. The group also collaborates on projects, where appropriate.

Mike Allen, director of advocacy for the housing and homeless charity Focus Ireland, said: "We were delighted to be part of this initiative. The community law centres involved played a leading role in the project and their work was vital in producing such an excellent resource. Focus Ireland's work with people who are homeless – or at risk of becoming so – shows that too many people lose their homes for lack of vital pieces of information."

Banking practice – all change!

The area of banking law and practice has seen exponential change in recent years as a result of the fallout from the banking crisis. The diploma programme is running a new course beginning on 1 May that aims to provide practitioners with an update of the recent trends in banking and security law in Ireland.

The course will look at the implications for practitioners dealing with property transactions, and the overall effect on banking and security practice in light of the introduction of NAMA.

This course is suitable for practitioners working or aspiring to work in banking, property or

general practice, whether acting for a bank or acting on behalf of borrowers. Lectures will be provided from both the perspective of the bank and from that of solicitors acting for personal or corporate borrowers. It will have a very practical emphasis and will equip solicitors with the necessary skills to advise their clients in these difficult circumstances.

Prospective students will note that this course touches not only on banking practice but will provide, also, instruction on refinancing, bankruptcy and insolvency. This will include a lecture on the proposed personal

insolvency legislation and its impact on this area.

The course is structured in four modules. The first will feature an introduction and background to banking law in Ireland and will deal with the regulation of banking in Ireland. It will discuss on-going supervision, capital requirements, banking codes of practice and codes of conduct. Module 2 will provide an overview of security reviews dealing with legacy issues and new lending. Module 3 will tackle restructuring and refinancing, while the final module will deal with termination: enforcement of security, receivers, insolvency and bankruptcy.