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Advances for the Conversion of Buildings into Houses, and the Improvement of Houses

REGULATIONS DATED 2ND APRIL, 1957, MADE BY THE MINISTRY OF HEALTH AND LOCAL GOVERNMENT UNDER THE HOUSING (MISCELLANEOUS PROVISIONS) AND RENT RESTRICTION LAW (AMENDMENT) ACT (NORTHERN IRELAND), 1956.

1957. No. 60 **[C]**

The Ministry of Health and Local Government (in these Regulations referred to as "the Ministry") in exercise of the powers conferred upon it by the Housing (Miscellaneous Provisions) and Rent Restriction Law (Amendment) Act (Northern Ireland), 1956 (in these Regulations referred to as "the Act"), hereby makes the following Regulations:—

1.—(1) These Regulations may be cited as the Housing (Advances for Conversion and Improvement) Regulations (Northern Ireland), 1957.

(2) In these Regulations the expression "local authority" means the local authority for the area in which the conversion of buildings or the improvement of houses is to be made, and the expression "improvements" includes repairs which are not necessarily incidental to improvement or enlargement.

2. Advances under Section 14 of the Act, for—

(*a*) the provision of houses by means of the acquisition and conversion of buildings; or

(*b*) the provision of houses by means of the conversion of buildings which have been acquired; or

(*c*) the acquisition and improvement of houses; or

(*d*) the improvement of houses

shall be made subject to the conditions set out in the Schedule.

3. These Regulations shall come into operation on the 15th day of April, 1957.

Sealed with the Official Seal of the Ministry of Health and Local Government this second day of April, one thousand nine hundred and fifty-seven, in the presence of

(L.S.) *J. L. O. Andrews*,
Minister of Health and Local Government.

SCHEDULE

1. Application for an advance must be made to the local authority in the form appended to this Schedule.

2. A separate application, in duplicate, shall be made in respect of each building or house, and a fee of £3 3s. 0d. must be forwarded with each application and is to be paid whether an advance is made or not.

3. The applicant shall be required to pay all legal expenses, stamp duties and any other disbursements or costs incurred by the local authority in connection with each advance.

4. The applicant must satisfy the local authority that his title to the ownership of the property, which is the subject of the application, is one which an ordinary mortgagee would be willing to accept.

5. Every advance shall be repaid, with interest, within a period not exceeding thirty years from the date of making the advance.

6. The rate of interest shall not exceed one-quarter per cent. above the rate which the local authority have to pay on money borrowed from the Ministry of Finance for the purpose of making the advance, and if borrowed from any other source, the rate shall not exceed one-quarter per cent. above the rate at which it could have been borrowed from that Ministry.

7. The property shall be kept in good repair to the satisfaction of the local authority and the local authority shall have power to enter thereon, by any person authorised in writing for the purpose, at all reasonable times in order to ascertain the state of repair.

8. The property shall be kept insured against fire to the satisfaction of the local authority in the joint names of the applicant and the local authority. The applicant shall be required to pay all premiums when due and to produce to the local authority, on demand, the policy and receipt for every such payment.

9. Where advances are made by instalments the total of the instalments paid before the completion of the work shall not exceed 80 per cent. of the value of the work already done.