



National Housing Training  
and Development Programme



# NHTDP 2018

**1-DAY PROGRAMME**

## Mortgage Arrears: *Preventing and Combating*

This one-day training course will be of particular interest to all those working in the housing and finance sections of Local Authorities including: Loans Administration staff; Revenue Collectors and Counter staff.

Preventing mortgage arrears is a significant challenge for Local Authority housing managers and staff for those who have purchased their homes, and received loans to do so from the Local Authority. This course will look at effective ways of dealing with these problems and at promoting good practice in this area.

Topics covered will include:

### Local Government Housing Loan Provision

- Legislation and Practice, Acts and Regulations
- Code of Conduct for Management of Arrears

### Loan Approval / Applications

- Principles of "Prudent Loan" Management
- Reasons to be cautious in lending practices
- Loan Application – What's required, assessing applications
- Local Authority Credit Committees

### Managing Loan Accounts

- Loan Management Systems
- Collection Methods & Systems

### Loan Arrears

- Dealing with Arrears

### Mortgage Arrears Resolution Process

- Communications Policy on Loan Accounts in Arrears
- Borrowers Obligations
- Financial Assessment
- M.A.R.P. – Solutions

### Case Studies

Concerns for Local Authorities – Long Term Management



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### Date and Venue

**Date:** 21 March 2018

**Venue:** Tullamore Court Hotel (to be confirmed)

**Fees:** €250 per person

### Course Bookings:

Bookings must be received in writing and can be made online on the IPA website: [www.ipa.ie](http://www.ipa.ie) or contact Central Bookings Office for a Booking Form at [training@ipa.ie](mailto:training@ipa.ie)

### Course Details

The course will take place at 9.30am – 5.00pm. Tea/Coffee and Lunch will be provided. Participants will receive course documentation.

### Programme Coordinator

For further information regarding course content please contact:

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