

*These notes refer to the Debt Relief Act (Northern Ireland)  
2010 (c.16) which received Royal Assent on 15 December 2010*

# Debt Relief Act (Northern Ireland) 2010

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## **EXPLANATORY NOTES**

### **CONSULTATION**

12. The Department carried out a public consultation on its proposals during the period 11 February to 6 May 2009. A letter was issued to over 400 individuals and organisations referring to a consultation document and list of questions on the Department's website. Meetings were also held with the Enforcement of Judgments Office to discuss how the Debt Relief scheme would interact with any action being taken by them, with the Federation of Small Businesses to discuss whether the scheme would have any impact on their members and with the Irish League of Credit Unions to discuss how the interests of their member unions could be safeguarded.
13. A total of 22 responses to the consultation were received. The majority of respondents gave a general welcome to the setting up of a Debt Relief scheme, although some had reservations about specific issues. One local Council expressed concern that the scheme could be abused by unscrupulous debtors and might have a negative impact on rate collection. The Irish League of Credit Unions was worried about the possible impact on their members' ability to recover monies due on loans to their clientele. No comments were received on the Department's proposal to acquire specific statutory power enabling it to provide information and advice on debt relief.