
STATUTORY RULES OF NORTHERN IRELAND

2015 No. 196

The Civil Legal Services (Financial)
Regulations (Northern Ireland) 2015

PART 2

DETERMINATIONS IN RESPECT OF AN
INDIVIDUAL'S FINANCIAL RESOURCES

CHAPTER 4

CALCULATION OF INCOME – REPRESENTATION (HIGHER COURTS)

Deductions – housing costs

42.—(1) Paragraphs (2) and (3) apply only if the person concerned is a householder.

(2) In calculating the disposable income of the person concerned—

- (a) the net rent payable by them in respect of their main or only dwelling, or such part of it as is reasonable in the circumstances, shall be deducted; and
- (b) where the person concerned resides in more than one dwelling, the assessing authority shall decide which is the main dwelling.

(3) In calculating the amount of net rent payable, there shall be deducted—

- (a) any housing benefit paid under the Social Security Contributions and Benefits (Northern Ireland) Act 1992;
- (b) any rates rebate paid under section 126 of the Social Security Administration (Northern Ireland) Act 1992 ^{MI};
- (c) any proceeds of sub-letting any part of the premises; and
- (d) an amount reasonably attributable to any person other than the person concerned, their partner or any dependant who is accommodated in the premises otherwise than as a sub-tenant.

(4) If the person concerned is not a householder, a reasonable amount in respect of the cost of their living accommodation shall be deducted.

(5) For the purposes of paragraph (4), if the person concerned cannot or does not differentiate between the cost of their living accommodation and the cost of their keep, the assessing authority shall make a deduction of fifty per cent of the cost of their living accommodation or such other percentage as the assessing authority considers reasonable in the circumstances.

(6) In this regulation—

“keep” means the provision of food, heat, electricity and other daily essentials;

“net rent” means—

- (a) any annual rent payable;

Changes to legislation: *The Civil Legal Services (Financial) Regulations (Northern Ireland) 2015, Section 42 is up to date with all changes known to be in force on or before 09 April 2024. There are changes that may be brought into force at a future date. Changes that have been made appear in the content and are referenced with annotations. (See end of Document for details) [View outstanding changes](#)*

- (b) any annual instalment (whether of interest or capital) in respect of a debt secured by a mortgage or charge on the property;
- (c) a sum in respect of any rates payable; and
- (d) a reasonable allowance towards any necessary expenditure on repairs and insurance.

Marginal Citations

M1 1992 c. 8

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Changes and effects yet to be applied to the whole Rule associated Parts and Chapters:

Whole provisions yet to be inserted into this Rule (including any effects on those provisions):

- reg. 4(1)(n)(o) inserted by [2023 c. 37 s. 56\(15\)\(a\)](#)