



Housing and Planning Act 1986

1986 CHAPTER 63

PART I

HOUSING

Miscellaneous

22 Agreements with certain housing bodies exempt from Consumer Credit Act 1974.

- (1) Section 16 of the ^{M1}Consumer Credit Act 1974 (exempt agreements) is amended as follows.
- (2) In subsection (1) (which enables orders to be made exempting agreements with certain descriptions of creditor), after paragraph (f) insert—
- “(ff) a body corporate named or specifically referred to in an order made under—
- section 156(4), 444(1) or 447(2)(a) of the Housing Act 1985,
- section 2 of the Home Purchase Assistance and Housing Corporation Guarantee Act 1978 or section 31 of the Tenant’s Rights, &c. (Scotland) Act 1980, or
- Article 154(1)(a) or 156AA of the Housing (Northern Ireland) Order 1981 or Article 10(6A) of the Housing (Northern Ireland) Order 1983; or”;
- and in subsection (3) (requirements as to consultation), in paragraph (d) (consultation with responsible Minister), for “or (f)” substitute “, (f) or (ff)”.
- (3) After subsection (6) insert—
- “(6A) This Act does not regulate a consumer credit agreement where the creditor is a housing authority and the agreement is secured by a land mortgage of a dwelling.

Changes to legislation: There are currently no known outstanding effects for the Housing and Planning Act 1986, Section 22. (See end of Document for details)

(6B) In subsection (6A) “housing authority” means—

- (a) as regards England and Wales, an authority or body within section 80(1) of the Housing Act 1985 (the landlord condition for secure tenancies), other than a housing association or a housing trust which is a charity;
- (b) as regards Scotland, a development corporation established under an order made, or having effect as if made under the New Towns (Scotland) Act 1968, the Scottish Special Housing Association or the Housing Corporation;
- (c) as regards Northern Ireland, the Northern Ireland Housing Executive.”.

(4) The above amendments apply to agreements made after the commencement of this section.

Marginal Citations

M1 1974 c. 37.

Changes to legislation:

There are currently no known outstanding effects for the Housing and Planning Act 1986, Section 22.