

HousingNorthwest

Practical strategies for homelessness, repossessions and money advice

22nd April 2008, Urbis, Manchester

Event Feedback

The timely nature of the event was underlined by the fact that it was over subscribed for the 70 places on offer without any extraordinary efforts at publicity.

The target group for this event was meant to be local senior authority officers dealing with homelessness and money advice services and related professionals. The targeting was a success, 25 local authorities were represented as well as 7 major RSLs, a number of local partnerships, Job Centre Plus and Shelter. The event was chaired by Yvonne Davies from the Audit Commission.

The presentations from each of the key speakers are on the Housing NW website <http://www.housingnorthwest.co.uk/Event/view/id/13>

The key messages from each contributor are outlined below.

Neil Morland Specialist Advisor CLG

Neil outlined the latest position re mortgage and landlord repossessions. The NW is suffering disproportionately at the moment 5 of the worst 10 local authority areas are in this region and the three local authorities are all in the North West.

The North West has the highest number of Mortgage Rescue Scheme applications.

However this does not yet appear to be feeding through into statutory homeless acceptances. Better prevention services appear to be playing a part but the consensus from those present was that applications will start to rise when the interim solutions that many newly repossessed households first adopt begin to fail.

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This lag gives us time to prepare. Neil outlined the detail of some of the schemes available from Government including the Homeowner Mortgage Support Scheme, launched the day before and advice contained in the *'Short Guide from Regional Resource Teams for Local Authorities on how to Prevent Homelessness due to Mortgage and Landlord Repossession.'*

The guide gives detailed advice on developing a local action plan

- Corporate commitment from across a local authority including appropriate resources
- Robust protocols between housing options services and key service providers to ensure everyone knows their role
- Partnerships with local social and private landlords to help prevent repossessions and deal with their consequences
- Pro-active action like community advice surgeries
- Communications strategy to encourage as many as possible into early action

The Regional Resource Teams will be holding a regional summit to cover this agenda in more detail in May.

Good Practice examples. Carole Jackson: Bolton MBC and Jane Davies: Manchester Advice

Bolton's presentation showed how they had grouped together Housing Advice, Money Skills, Homeless Welfare and Home Ownership teams within the Community Housing service. This enabled clients to receive a much more holistic service than was previously possible from one team. It also allowed the service to easily adapt resources to the new climate; for example staff who were previously dealing with promoting home ownership (shared equity and Right to Buy etc) could easily be re directed into repossessions and homeless nes support.

Manchester's contribution charted the 'customer journey' for their services. Key elements of strategy were:

- A corporate information strategy 'Everyone needs a helping hand'
- Tailored debt resource packs - they have identified 21 separate options available to people in danger of losing their home
- Pro-active work being undertaken through Community Redundancy Events and community based partnerships with local RSLs.

Richard Lay White Horse Mortgage Services Ltd

Statutory and voluntary agencies are the most visible parts of debt advice industry to public bodies but tens of thousands of people in mortgage arrears will be counselled by reputable commercial operators acting for major lenders. Most of those engaged in this way have previously avoided all contact with lenders but experience shows that many of these can still be resolved and repossession avoided.

Benefits that can be gained from a better partnership between the two sectors are information sharing including techniques to reach people early in the debt and repossessions cycle and the option for local commissioners to procure capacity from this sector on a contract basis.

Conclusions from the event

This region is suffering disproportionately from repossessions but we still have the opportunity to act now to defray the worst aspects of that crisis. Lender forbearance, supported by government schemes, will give thousands of households a breathing space and local authorities need to use that time well to identify, engage and advise those households.

Key aspects of effective action are to make sure service provision is integrated and holistic. Advice on money and debt, housing options and employment are often needed by the same household and a fragmented service will fail these families.

Advice services also need to be well publicised, targeted at the new client groups and provided pro-actively, if the customer experience is to be provided with an appointment several weeks hence that should be seen as a service failure.

There is a limited time window for these services to be most effective and local partnerships will need to look at new ways and new partnerships to make the most of this opportunity.