# Canterbury Housing Advice Centre



## **Stopping homelessness before it starts**

Housing advice: contact us 10-2 Mon- Fri

T: 01227 762605

Drop in: Second Floor, 24 Burgate, Canterbury CT1

2HA

Donate: <a href="http://www.chac.co.uk/donate.html">http://www.chac.co.uk/donate.html</a>

Sponsorship / volunteering: email <a href="mailto:chair@chac.co.uk">chair@chac.co.uk</a>

#### **About us**

Founded in 1991, CHAC offers free, confidential, independent housing help and advice on housing. Our specialist caseworkers can advise on most matters of housing law including threat of eviction or repossession, rent or mortgage arrears, homelessness, tenancy rights and housing benefit. We can also advise on accommodation options in the private rented, social and voluntary sectors and we run a deposit bond and rent in advance scheme to help people into private rented accommodation. Homelessness prevention is a big priority. We help many families as well as single people. We are the only source of free specialist housing in the Canterbury area on any scale<sup>1</sup>. In 2014-15 we dealt with 1365 housing problems (228 full cases and 1137 pieces of one-off advice). This is way above funders' targets but we know it falls tragically short of the need for our services: in 2013-14, before staff cuts, we dealt with 1809 problems (415+1394). And all indications are that need is rising, not falling.

## Case studies and the community

Two examples of what we do:

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<sup>&</sup>lt;sup>1</sup> Kent Law Clinic has a housing team which is limited to a small number of clients. Shepway CAB runs a possession desk at the Canterbury Combined Court to help as far as possible where people seek advice only at the doors of the Court. We have excellent working relationships with both and both do excellent work. No local solicitor has a legal aid contract for housing work.

Mr & Mrs B are a retired couple on guarantee pension credit who were assured shorthold tenants in the private rented sector. Their housing benefit had stopped and their rent arrears were increasing by their rent of £117.91p every week.

We assisted them to appeal against the Council's
decision not to pay them housing benefit. The Council
refused this appeal but on further appeal the First Tier
Tribunal agreed with us that they were legally entitled
to housing benefit: £117.91p every week and a
backdate of £8750.06p. This cleared all of their rent
arrears, ensured that they could remain in their
accommodation.

Ms A is a Council tenant and a single parent with seven dependent children and three non dependants and her baby grand-daughter living with her. She was getting child benefit and child tax credit but no Income Support. She had rent arrears of over £800, increasing by £67pw as her housing benefit had stopped. The Council were threatening to get the court bailiffs to evict her as she was not keeping to her existing court order to pay £5 every week off her rent arrears. In addition, the Council's Housing Benefit Department had informed her that she had a housing benefit overpayment of £6658.96p.

- We negotiated with the Council's Housing Department and persuaded them not to apply to court to get the court bailiffs to evict her while we were sorting out Ms A's housing benefit.
- We advised Ms A on her housing benefit problems and told her what information she needed to get for the Council and helped her to get this. The Council's Housing Benefit Department then awarded her just

over £8000 of housing benefit which cleared her housing benefit overpayment of £6658 and paid an additional £1409.17p of housing benefit into her rent account. This cleared all of her rent arrears and left her in credit by £481.94p.

 We advised Ms A on how to get her Income Support claim back into payment from 20 December 2013 which she did and also sorted out her entitlement to child benefit for her eldest son, still at college.

As well as saving lots of heartache for clients like these, CHAC's work has big financial benefits for the community: in 2014-15 we saved an estimated £270,670 for Canterbury City Council and £68,385 for the NHS<sup>2</sup>.

### We need your help

CHAC was the victim of major funding and staff cuts from April 2014, despite meeting all its core targets. In 2014-15 we continued to operate on a reduced scale with a balanced budget thanks to emergency funding from Canterbury City Council. In 2015-16 we have had to set a deficit budget, eating into reserves and we face closure in 2016 unless we can raise an additional £35k pa. We are putting big efforts into grant applications, with some success.

But we also need help from the public. Please consider donation or sponsorship via our website / Facebook page or contact the Chair with any suggestions or offers for additional funding events.

<sup>2</sup> Source of these estimates: 'Customer Insight and Impact Report: CHAC' by Mike Bailey, Canterbury City Council Projects and

Performance Officer, June 2015.