



Canterbury Housing Advice Centre Annual Report 2019-2020



Registered Charity 1006386

Registered Company 2642776

Thanks to Canterbury City Council who provided core funding to Canterbury Housing Advice Centre, through our collaboration with Canterbury & District Citizens Advice, during the financial year

Thanks to the following organisations that also funded Canterbury Housing Advice Centre during the year:

Access to Justice Foundation
Co-operative Community Fund
Garfield Weston Foundation
Lawson Endowment Fund for Kent
London Legal Support Trust
Mrs Smith and Mount Trust
National Lottery Awards for All
Nationwide Community Fund

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Management Committee Members 2019-2020

<u>OFFICERS</u>	
Chair	Nick Piška
Vice-Chair	Vacant. (Helen Bowerbank resigned 16 March 2020)
Treasurer	Jon King
Secretary	Viv Gambling
<u>MEMBERS</u>	
Peter Ash	Resigned 26 May 2020
Helen Bowerbank	
Nick Jackson	
Tessa O'Sullivan	
Sarah Slowe	
Marta Taranda	Resigned 23 November 2019
Paul Wilkinson*	Staff representative
Dave Wilson*	Canterbury City Council representative
Paul Wryne	Appointed 30 September 2019

Unless otherwise indicated, all members of the Management Committee are company directors and trustees with voting rights.

* Non-voting member of the Management Committee

Staff & Volunteers 2019-2020

STAFF

Paul Wilkinson	Manager & Casework Supervisor
Geoff Castle	Caseworker
Jocelyn Dorza	Triage Worker

VOLUNTEERS

Lei Brophy	Administration & Reception Volunteer
Barbara Hobbs	Administration & Reception Volunteer
Jasmine Lecomber	Administration & Reception Volunteer
Omotomilola Oyewole	Administration & Reception Volunteer
Freya Patel	Administration & Reception Volunteer
Sarah Scrase	Administration & Reception Volunteer and Housing Support Volunteer
Bruno Medina	Administration & Reception Volunteer
Naomi Woods	Administration & Reception Volunteer and Housing Support Volunteer

* Housing Support Volunteer work focuses on helping clients to complete a range of often-complex specialist housing-related forms and other documentation

Chair's Report

In 2019/20 CHAC continued to offer an excellent service in the Canterbury District. We continue to work very closely with Canterbury Citizens Advice, as well as be a London Legal Support Trust (LLST) Centre of Excellence. We also continue to hold the KM Charity Mark, recognising the work we do in the local area indicating an ongoing engagement with local fundraising initiatives.

Our main source of funding remains work carried out for the benefit of Canterbury City Council with Canterbury Citizens Advice, which contributes about half of CHAC's annual running costs, but we continue to be successful in our applications to other funders to carry out housing advice including for our successful drop-in services in Herne Bay and Whitstable. During 2019/20 we received significant funding from the Co-operative Community Fund, Nationwide and Garfield Weston in addition to the ongoing support from LLST. Without the support of LLST, and the additional funding, CHAC would not be able to continue to help the large number of clients we see each year.



Nick Piška, Chair of Canterbury Housing Advice Centre

In addition to maintaining our core service, we have continued to modernise CHAC. Building on the new website, launched in November 2018, and CHAC's 'return' to Twitter, in November 2019 we launched new, redesigned leaflets and flyers. We also updated some of our IT at CHAC with the help of Innes Hatton, who I would like to thank for spending time cleaning up our hardware and installing new software. We intend to build on this in the coming year, improving our network and providing IT training to our staff.

Since the last annual report we have seen a number of volunteers and trustees step down. We'd like to thank Barbara Hobbs, who had volunteered for CHAC since September 2014 and stepped down in November 2019, for her longstanding commitment to CHAC. Trustees Marta Taranda, Helen Bowerbank and Peter Ash also stepped down. Marta began as a representative of Canterbury Homeless Outreach, before joining as a trustee. Marta was passionate about the issues of housing and homelessness, and helped with a number of fundraising events during her time. We wish her all the best as she continues her studies in Scotland. Helen helped update CHAC's database on joining, and brought a wealth of experience from the housing sector to trustee meetings. Peter took part in and organised fundraising events, including a very successful Christmas party in 2019 raising awareness and funds for CHAC. I'd like to thank all those who have stood down since the last annual report for their contributions to CHAC.

We also welcome a number of new volunteers, as well as Paul Wrynne who has joined as a trustee. Paul has spent many years working in the voluntary sector and not-for-profit sector and adds yet more experience and expertise in fundraising to the management committee.

While the statistics included in this report indicate the overall importance of the work undertaken by CHAC for individuals and families facing housing issues (including possible homelessness) in the Canterbury District, the case studies bring home the variety of legal and financial issues facing our clients and the different ways in which CHAC seeks to help clients – whether getting them benefits to which they are entitled, helping correct miscalculated benefits, negotiating with CCC or landlords, and assisting with court appearances. This work is undertaken by our small team of staff, headed up by the manager Paul Wilkinson. Without the commitment of the staff many of our clients would find themselves homeless.

The new financial year brought with it a completely new set of circumstances due to the global pandemic. CHAC closed its doors to all face-to-face appointments shortly before the general ‘lockdown’ on 23 March. However CHAC continued to assist clients by phone and email throughout lockdown, and I’d like to thank the staff for adapting to working from home and Paul for continuing to work from the office and managing the situation. For much of lockdown we had fewer clients, due to the moratorium on possession hearings, although we did receive some pandemic related cases even before the end of the financial year (and included in the case studies in this report).

We reopened to face-to-face meetings by appointment only in July. Unfortunately we had to close our outreach sessions in Herne Bay and Whitstable, and it hasn’t yet been possible to reopen those. As the moratorium of possession proceedings looks likely to be lifted we are working towards reopening our outreach services and increasing capacity at our Canterbury office as we expect a surge in inquiries from those facing eviction or repossession due to financial pressures caused by the pandemic. The extent to which CHAC will be able to prevent homelessness, particularly in the private rented sector, will largely, though, depend on Government’s response.

The pandemic has also given impetus to continuing modernising CHAC, particularly in the area of IT; while in many cases face-to-face meetings are not only appropriate but necessary, it is clear that CHAC can provide a certain amount of advice remotely and virtually.

Looking ahead, our contract with CCC via Canterbury Citizens Advice has been extended into 2021 and we will be working with Canterbury Citizens Advice in bidding for a successful new contract. In light of the pandemic and likely fall-out in the housing sector it is likely CHAC’s services will be in more demand than ever.

Nick Piška
Chair

6 September 2020

Manager's Report

2019/2020 was another very positive year for Canterbury Housing Advice Centre.

Our paid staff group remained myself as manager and Casework Supervisor and Geoff Castle and Joce Dorza continued as our Caseworker and Triage Worker respectively. Without their dedication and hard work, under constant pressure throughout this year, we would have achieved much less for our service users and my job would have been even harder.



*Paul Wilkinson, Manager of
Canterbury Housing Advice Centre*

Apart from the above three paid staff, our core staff group consisted of four volunteers: Barbara Hobbs, Jasmine Lecomber, Sarah Scrase and Naomi Woods who worked during our opening hours on at least one day every week.

Barbara and Jasmine did Administration and Reception work for CHAC providing essential support to the paid staff through greeting service users on the phone and in person, entering statistics onto our database and doing a wide range of clerical work including photocopying and filing. Jasmine has now left us after finishing her University of Kent degree and moving to London.

I would like to give special thanks to Barbara who, sadly, retired in October. Barbara was our longest serving volunteer having worked for us for just over 5 years from September 2014. We still miss you, Barb!

Sarah and Naomi were our Housing Support Volunteers (HSV) and helped vulnerable people to access and/or maintain stable accommodation. HSV work focuses on helping clients to complete a range of often-complex specialist housing-related forms and other documentation. This gives clients really useful support and assistance. Our HSVs help with both online and paper applications including, for example, a wide variety of applications for housing benefit and council tax support and to accommodation projects for housing as well as to the Council's Housing Needs Register (waiting list). Naomi left us to start paid work in a local school in September 2019.

I would also give special thanks to Sarah who is now our longest serving volunteer and has worked for us for over 4 years.

Thanks to Laura Smith of Canterbury Homeless Outreach at the University of Kent we were fortunate enough to recruit three new Administration and Reception volunteers towards the end of the year. Bruno Medina, Omotomilola Oyewole and Freya Patel all started with us in February 2020. Unfortunately, they have not been able to work for us since March due to the coronavirus pandemic.

Once again, I would like to thank past and present volunteers whose valuable and unpaid hard work and commitment has been of enormous help to us and to our service users.

In 2019/2020 Canterbury Housing Advice Centre's important and valuable work continued to focus on preventing homelessness, reducing poverty and social exclusion, tackling disadvantage and increasing the well-being of our service users.

In this year we helped and advised 2590 people to resolve their housing problems including finding new accommodation: 33% were families with dependent children; 48% were disabled (of which 50% said that they had mental health problems); 14% were unemployed and 22% were employed. 1687 people were new users of our service and 903 were returning individuals.

Of these 2590 people we did homelessness prevention work with 2291 people. 56% of this work was preventing service users from losing their existing accommodation or helping them with problems where they lived. Where it was not possible to help people to keep their accommodation, we advised and helped them to move into alternative accommodation in the private rented, voluntary or social housing sectors.

The estimated annualised financial gains to our 2590 service users totalled £299,379.

The estimated annualised savings to Canterbury City Council and, consequently the tax payer, were £215,314 through reduced rent arrears, increased council tax revenue and monies saved through not having to accommodate homeless people in Bed & Breakfast or other temporary accommodation.

Due to covid-19 we have not been able to see service users face to face at our Outreach Service since Wednesday 11 March or at our Canterbury office since Wednesday 18 March 2020.

Our Outreach service continued to run up to and including Wednesday 11 March 2020 until the coronavirus temporarily stopped it. Outreach was from 10am to 12 noon every Wednesday at the Herne Bay Citizens Advice office in Herne Bay and from 1pm to 3pm at the Whitstable Umbrella Centre in Whitstable. This service makes it easier and cheaper for residents of both of these towns to access our service. In 2019/20 we saw 106 clients at our Whitstable drop-in and 188 clients at our Herne Bay drop-in.

Although we have not seen any service users face to face since March 18 we have remained open and continued to offer our full service through telephone, email, text or letter. We have done this through Geoff and Joce working full time from home while I have continued to work (alone) in the office. Joce continues to triage most of CHAC's incoming work.

From 19th March I have been lone working full time in the office. I am answering calls on our public line number, 01227 762605, between 10am and 2pm Monday to Friday and answering calls from agencies on our ex-directory number.

Geoff and Joce each have a work mobile to make calls to, and receive calls from, service users. They can also both access our emails at adviceteam@chac.co.uk and remotely access our answerphone (on 01227 762605). They have printers, protected laptops and scanners and a supply of headed paper, stamps and online access to our internal forms.

All of the above measures have been taken to keep our staff safe, to limit the number of contacts that CHAC staff have with other people and to stay open to continue to provide the best service we can to our clients, without any face to face contacts.

Unfortunately, none of our five volunteers, Tomi (Tuesdays), Bruno (Wednesdays), Elisse (Thursdays) and Freya (Fridays) and Sarah (Mondays) have been at work since Tuesday 17 March.

As we are not currently using volunteers all the paid staff have had some more admin work to do, for example, data entry, photocopying, scanning, answering the phones, etc. Whilst this, and the absence of volunteers, has affected our service it has done so in only a minor way. Given the circumstances, the change in our working practices due to the coronavirus pandemic has been remarkably problem free and we continue to offer our usual very good service.

Last year we had enquiries from a total of 2,590 people which is a monthly average of 216. However, it has been quieter since 19 March than previously. This drop in demand has also been the experience of Canterbury City Council's Homelessness team and of Canterbury Citizens Advice. Possibly, because people were concentrating on their employment, financial and food problems.

It has been getting busier but, at the time of writing at the end of May, it is still not as busy as before. The major difference in our work has been the drop in the number of people approaching us because of homelessness or threatened homelessness and the lack of people approaching us because of the threat of evictions.

The coronavirus pandemic restrictions, Government support measures and the Canterbury County Court being closed up to and including 25 June 2020 help to explain this current drop in demand.

I have no doubt that as the coronavirus restrictions are relaxed further, including the reopening of the courts, that we will get a very large increase in people seeking our advice and help especially with repossession and homelessness problems.

Finally, and in conclusion, I would also like to thank our Management Committee members, who although trustees of our charity, are also unpaid volunteers. Without their support none of the above would have been possible.

Paul Wilkinson
Manager

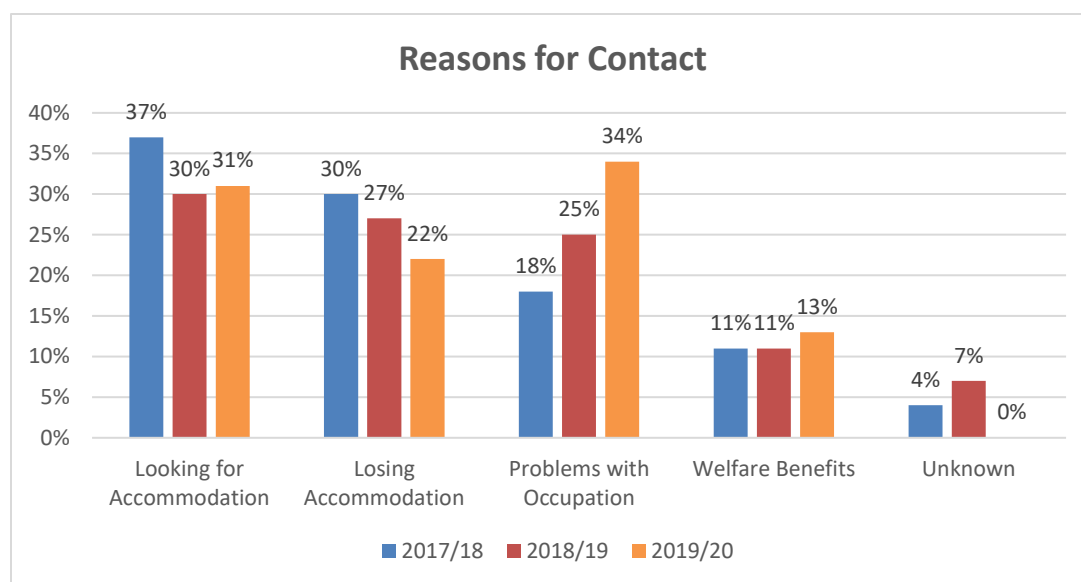
30 May 2020

Statistics and Outcomes*

1 April 2019 – 31 March 2020

Reasons for contact

2019/20 was an even busier year than last year for CHAC. We helped and advised 2590 people. 1687 of these were different individuals. We undertook work preventing homelessness with 2291 people.



Problems with occupation including rent arrears, rent increases and advice on tenancy issues was the most common reason for people contacting us. 34% this year compared to 25% in 2018/2019. There were no unknown reasons for contact in 2019/20.

Looking for accommodation, mainly private rented but also Council, Housing Association or supported accommodation, was the second most common reason for people contacting us having risen slightly to 31% compared to last year. This category includes service users seeking advice on, or help, with deposits and rent in advance.

Unfortunately we still deal with many individuals who are actually homeless or at imminent risk of becoming homeless including clients who have received notices to quit, possession summons, possession orders, bailiffs warrants and also illegal evictions. 22% of people contacted us about losing accommodation - down from 27% last year.

The reasons for homelessness remain very varied including rent or mortgage arrears, relationship breakdown, domestic violence, being thrown out by family or friends, end of tenancy, landlord selling, affordability, leaving care or prison, leaving the armed forces and losing tied accommodation where the work and accommodation are linked.

* All statistics for 2019/20 are expressed as a percentage of the 2590 service users we saw.

The category of welfare benefits (13%) is mainly housing benefit, local housing allowance, council tax support or universal credit problems.

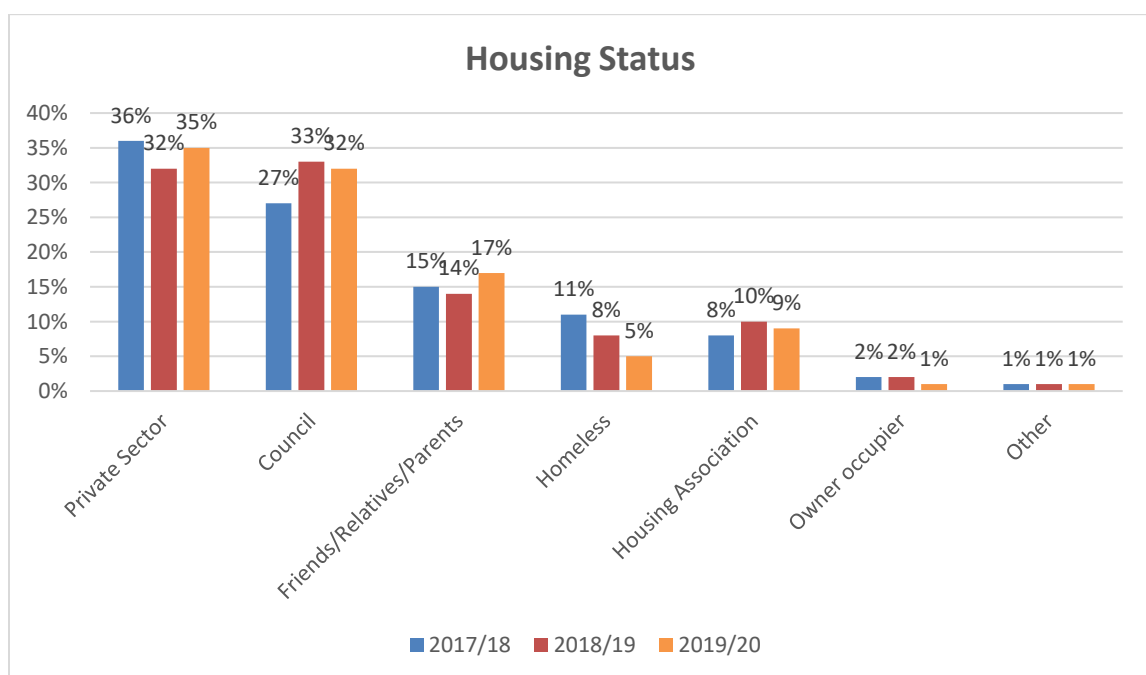
Sources of referrals

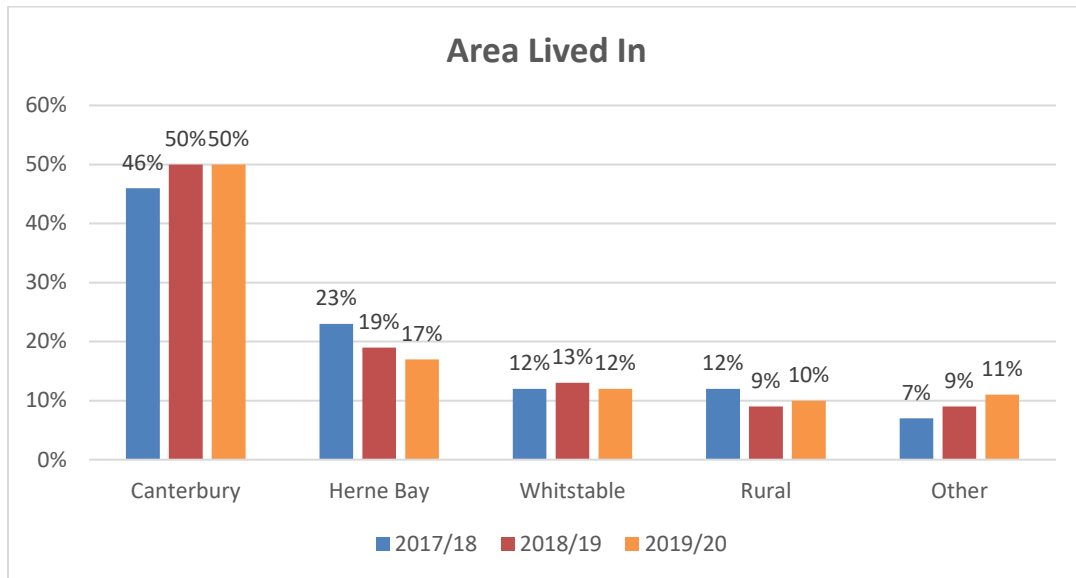
We continue to have good working relationships with voluntary and statutory organisations. Canterbury City Council refers many service users to us. We also get referrals from Social Services, Housing Associations, Catching Lives, Canterbury District Citizens Advice and Porchlight. However, the vast majority of service users hear about us from relatives or friends or have been clients of CHAC in the past.

Sources of Referrals	2017/18	2018/19	2019/20
Self/Friend/Relatives	88%	90%	89%
Canterbury City Council	4%	4%	4%
Voluntary Sector	1%	1%	1%
Social Services	1%	1%	1%
Citizens Advice	1%	1%	1%
Solicitor	2%	0%	0%
Other	3%	3%	4%

Housing status and location of service users

The majority of our service users are vulnerably housed in insecure accommodation with just over one third (35%) having tenancies in the private rented sector. Another third were Council tenants (32%). 22% of service users were actually homeless or staying with friends or relatives at the point they approached CHAC.

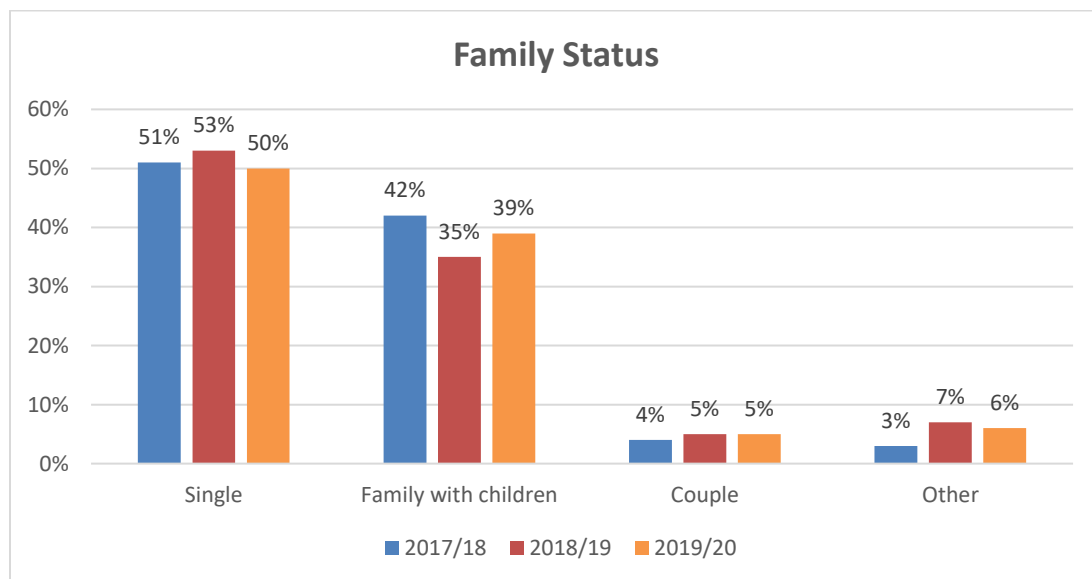




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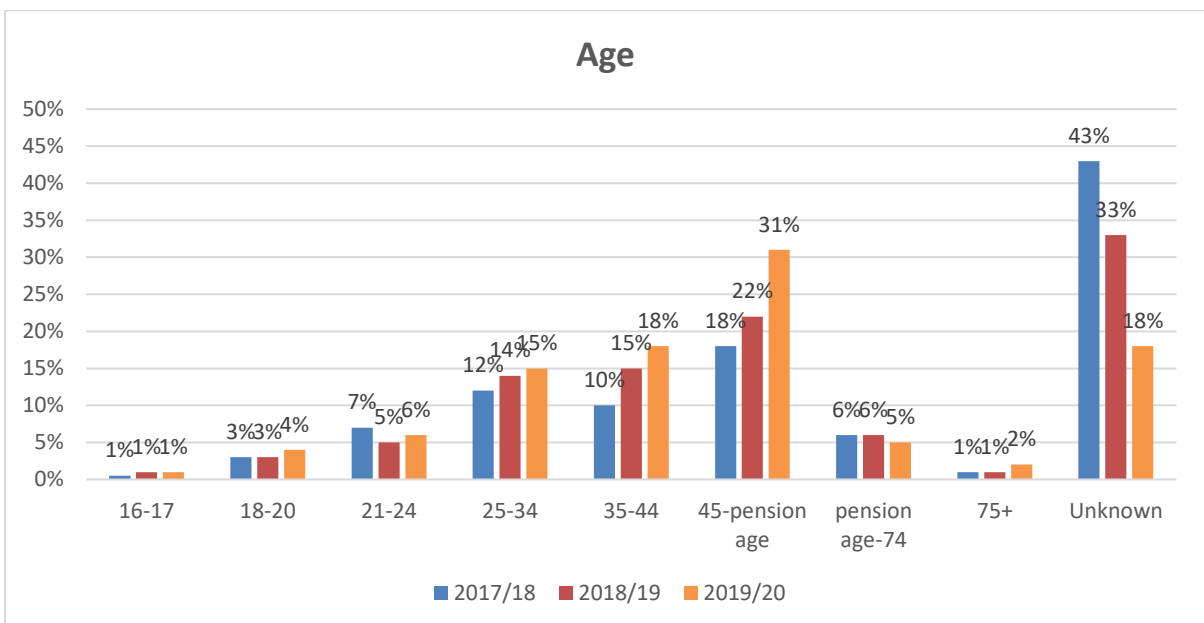
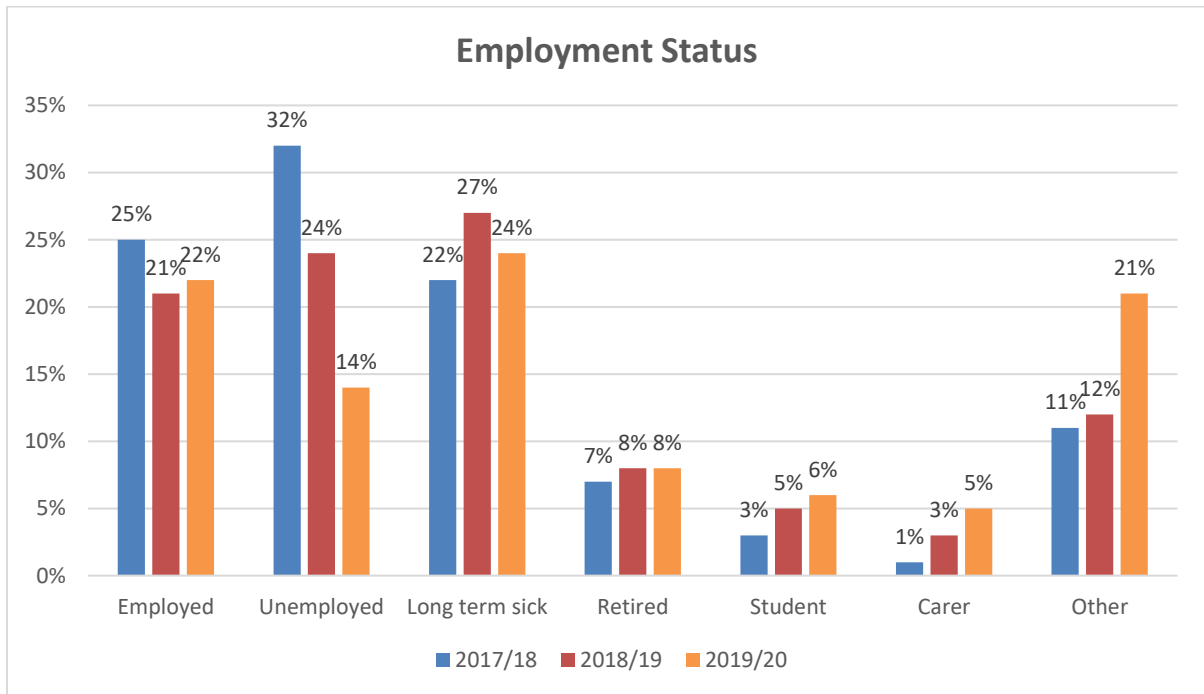
Family and employment status

A majority of our service users are 'single', although many of our clients are families with children. Sometimes people will not disclose their personal status which explains the category 'other'.



The majority of families that we saw were families with dependent children (33% of our clients were families with dependent children and 6% were families with non-dependent children).

In 2019/2020 we supported 2590 service users to help resolve their housing problems including finding new accommodation: 33% were families with dependent children; 48% were disabled (of which 50% said that they had mental health problems); 14% were unemployed and 24% had long term health needs. 1687 people were new users of our service and 903 were returning users.



We referred service users to other voluntary and statutory organisations including Canterbury Local Link, Shepway Citizens Advice who have a legal aid contract in housing, Kent Law Clinic and Canterbury Citizens Advice with whom we have an exceptionally strong and positive working relationship.

Outcomes

Our advice work achieved the following outcomes: preventing homelessness, reducing poverty and social exclusion, tackling disadvantage and increasing the well-being of Canterbury City Council residents.

During 2019/2020:

- we helped and advised a total of 2590 people
- 1687 of these were different individuals
- we undertook homelessness prevention work with 2291 service users

Our work resulted in demonstrable financial gains for both our service users and for Canterbury City Council.

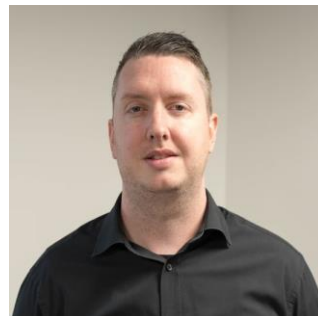
During 2019/2020 we made the following estimated annualised financial gains:

- £299,379 for our service users
- £127,504 was the saving to Canterbury City Council through the housing benefit paid to Council tenants, which reduced rent arrears, and through the council tax support we got paid to our residents, which increased the Local Authority's council tax receipts
- Additionally, estimated cost savings to the Council were £87,810 through the Council not having to house homeless households in Bed & Breakfast or other temporary accommodation
- In total the estimated annualised savings to Canterbury City Council, and consequently to the taxpayer, were £215,314.

Treasurer's Report

Financial year April 2019 to March 2020

During the past 12 months, we have made some significant improvements to our financial infrastructure. These changes include the purchase of a Quickbooks subscription to record our income and expenditure and to also run our monthly payroll process. Running our own payroll process has saved a significant administrative expense now that we do not outsource this activity.



*Jon King, Treasurer of
Canterbury Housing Advice
Centre*

Implementing Quickbooks has allowed CHAC to reduce both our paper-based activity and financial e-mail volume, and it has enabled us to produce digital financial reports quickly and efficiently.

Jon King
Treasurer

This information is provided on behalf of the trustees and is taken from our full financial statements for the year 1 April 2019 to 31 March 2020 which have been independently examined by our appointed auditors, Wilkins Kennedy (Canterbury branch). These financial statements are available on our website and on the Charity Commission's website.

Bank Accounts

CHAC holds the following accounts:

- Deposit account with the Charities Official Investment Fund (COIF)
- A CAF bank CafCash account

Income

CHAC are extremely grateful to have received the following sources of income for the financial year 2019/20:

- £57,862 Canterbury City Council
- £3,655 Co-operative Community Fund
- £45,000 Garfield Weston Foundation
- £4,000 Kent Community Foundation Lawson Trust
- £10,000 London Legal Support Trust
- £5,000 Mrs Smith and Mount Trust
- £18,000 Nationwide

Our total income for the year was £149,361, which included grants, donations and bank interest.

Expenditure

Total expenditure during the year was £116,846, which included staff, facilities, operational and administrative costs.

Reserves and cash

We had total reserves of £94,474 as at 31 March 2020 (please see pages 2 and 12 of our annual accounts).

Our restricted reserves totalled £32,298.

Our unrestricted reserves totalled £62,176

Case Studies

The following Case Studies, from the financial year 2019/20, illustrate the variety of housing and homelessness issues that CHAC advises on, often with success. Some relate to the private rented sector, some to social housing; some relate to single individuals, some to single parents, others to couples and families; in some there are issues concerning housing benefit and universal credit which have led to rent arrears and the threat of eviction.

All are real cases, but some details have been left out or slightly changed and all names have been changed to protect the anonymity of our clients.

CASE STUDY 1

CHAC prevents eviction of single parent with rent arrears

James came to CHAC after being referred to us by East Kent Housing. He was a single parent with one dependent child who was working. He was a secure Council tenant and his rent arrears were over £2000. He was being evicted by the Canterbury County Court bailiffs one week later.

Due to James' wages and tax credits he was not entitled to any housing benefit or Universal Credit. We helped James to make an **N244 application** to the court to request that his eviction be stopped on condition that he paid his rent in full and £30.13 off his rent arrears every week.

We explained to the court about James' history of depression and panic attacks and how he was on prescribed medication from his GP for this. We also explained that he had had problems in the past with his previous employment where the promised wages were not paid due to low and erratic hours which had contributed to his rent arrears. We added that his current employment was permanent, that his wages were now constant and that he could now afford to pay off his rent arrears at £30.13 every week.

*The **N244 application** is used to make an application to (Canterbury) County Court. In the case studies it is an application to court to suspend the warrant of possession ie to get a judge to stop the court bailiffs from evicting the tenant(s).*

We went to court with James and persuaded the District Judge to stop his eviction by suspending the warrant of possession on terms that he paid his current rent in full and paid £30.13 every week off his rent arrears. Unfortunately, he was also ordered to pay £121 to the Council which was the cost paid to the court by the Council for the warrant.

CASE STUDY 2

CHAC helps prevent eviction of single mother family with young children and grandchildren and to successfully apply for Universal Credit

Jane was a **secure Council tenant**. She had one dependent child and two adult daughters living with her together with one grandchild. She had rent arrears of just over £3,000 and the Council were about to apply to Canterbury County Court to evict her. Although on **Jobseekers Allowance (JSA)** she was not claiming any housing costs to help her pay her rent.

CHAC advised Jane to claim Universal Credit (UC) and helped her to claim this. CHAC also informed East Kent Housing of how we were helping Jane and negotiated with them to agree not to apply to court to evict her on two conditions. Firstly, that her housing costs (equal to her rent) and a rent arrears payment of £31.78 were paid to the Council every month by UC. Secondly, that Jane would pay an additional £60 rent every month to the Council. The sum total of this was that Jane would clear all of her rent arrears in 4 years.

*A **secure Council tenant** has the strongest security (most housing rights) possible in the rented sector and so it is very difficult to evict a secure tenant. The usual private tenancy is an assured shorthold tenancy which has much more limited security as the landlord has the automatic right to possession through the Housing Act 1988 section 21 procedure. (An assured shorthold tenancy is a special type of assured tenancy).*

***Jobseekers Allowance (JSA)** is a benefit for people who are, generally, unemployed, and looking for work.*

Preventing the Council applying to court to evict Jane saved her court costs of £394.50 and avoided her getting a suspended possession (eviction) order. Helping Jane to claim, and obtain, UC resulted in her getting UC of £1,609.96 every month including £497.08 for her monthly housing costs.

CASE STUDY 3

CHAC helps prevent eviction of family in private rented accommodation and persuades landlord not to pursue rent arrears

Zelia was living in a private rented property with her partner and their two children. Her landlord had served her with a **section 8 notice** (due to rent arrears) and also a **section 21 notice**. She had paid a deposit which had been protected in one of the government authorised schemes. She said that the amount of the rent arrears was incorrect (the landlord was claiming rent arrears of £4,285) and also that she had not received the prescribed information in relation to the deposit (which the landlord alleged had been provided within the requisite period).

CHAC assisted her in connection with the preparation of a defence and also a counterclaim for payment by the landlord of a penalty due to the fact that the landlord had not served her with the prescribed information within the period of 30 days after receiving the deposit (a court can order payment of a penalty of an amount between one and three times the amount of the deposit, the exact amount being at the court's discretion). Any penalty ordered by the court would reduce the amount of the rent arrears but in her case would not have reduced the amount of rent arrears to zero.

*A **section 8 notice** is a notice for repossession under section 8 of the Housing Act 1988. Only certain reasons for repossession are accepted under section 8, including rent arrears, damage to the property and nuisance, but the notice must follow the legally correct procedure. A **section 21 notice** does not require any reasons to be given for repossession.*

CHAC assisted Zelia at court and the judge adjourned the case for a full hearing at a later date. CHAC also assisted Zelia in connection with a homeless application but in view of the rent arrears it was always likely that the Council would consider her to be intentionally homeless and so would not be under a duty to house her long-term. Fortunately, Zelia was able to find a private rented property and the Council agreed to assist her with payment of a rent deposit and one month's rent in advance.

CHAC negotiated with the landlord and it was agreed that in return for Zelia agreeing to an extended possession date (and not pursuing her counter claim for a deposit penalty) the landlord would not pursue her for any rent arrears (or any other breach of her tenancy) or for the costs of £425 incurred by the landlord in bringing the possession action.

CASE STUDY 4

CHAC prevents single woman in unaffordable Council property, due to the bedroom tax, from becoming homeless by getting her re-housed in a one bedroom Council flat

Freya was a single woman on Universal Credit (UC) who was a secure tenant of Canterbury City Council. She was living in a three bedroomed house and so had the bedroom tax of 25% of £25.53 every week for two spare bedrooms. Her rent arrears were over £3,000 and increasing because the property was unaffordable and so the Council were threatening to take her to court to evict her.

She needed to move to a one bedroom flat where UC would pay all of her rent. CHAC referred her to the **Council's Assisted Moves Scheme** for help with getting a mutual

The Council's Assisted Moves Scheme helps Council tenants who are under-occupying their accommodation, and want to move, to move to smaller properties. This frees up Council accommodation with two or more bedrooms for families.

The Council's **Housing Needs Register** is the waiting list for social housing (Council, Housing Association and Housing Co-operative properties). To qualify you must have housing need(s).

exchange, or a transfer through the Council's **Housing Needs Register**, to move to a one bedroom flat.

CHAC undertook a great deal of work with the Department for Work and Pensions (DWP) to get them to pay the correct amount of UC to her and to pay the correct amount of her housing costs (rent), of £350.84 every month, to the Council.

CHAC applied for a **Discretionary Housing Payment (DHP)** to pay her bedroom tax until she could get a move and also to pay a

lump sum off her rent arrears so she could move to a smaller property. This DHP application was successful and a total of £1,500 was paid into her rent account which paid off half of her rent arrears.

The Council's Assisted Moves Scheme and CHAC persuaded the Council to allow Freya to move to a one bedroom flat despite still having substantial rent arrears because she had been paying off her rent arrears for a period of time. An agreement was made that Freya would continue to pay off these rent arrears at £5 every week after she had moved.

Once moved, her Assisted Moves Scheme worker contacted the DWP and made sure that they were notified of Freya's change of address so that she could continue to get her UC. CHAC helped Freya do a change of address for her council tax and also made sure that she was getting council tax support of £18.19 every week so that her council tax liability for her new home was correct.

Discretionary Housing Payments (DHPs) can provide extra money when the council decides that extra help is needed to meet housing costs, including rent shortfall. It is only available to those already on Housing Benefit or Universal Credit with housing costs towards rent.

Finally, without our help, Freya would also have incurred court costs of £394.50 and would have been evicted.

CASE STUDY 5

CHAC stops single parent father with four children from becoming homeless by stopping the Council applying to Canterbury County Court to get the court bailiffs to evict them

Jethro was a single parent with four dependent children. He was a secure Council tenant and he had rent arrears of just over £3,000 as well as outstanding court costs of £924.01. He was in breach of his suspended possession order to pay £21.27 every week off his

rent arrears. Consequently, East Kent Housing were insisting that he pay £1,820.23 immediately in order to bring his rent payments back in line with his court order. If not, they were going to apply to Canterbury County Court to get the court bailiffs to evict him and his family.

Jethro tried to do this but couldn't. He even claimed UC so he could get a **Universal Credit advance** and paid £600 of this to reduce his rent arrears. This meant that his housing benefit and child tax credit stopped and he would have to wait 5 weeks for his first UC payment. He would also have to pay back his UC advance out of his next 12 UC payments.

*A **UC advance** is an interest free loan which is repaid by deductions from future UC payments.*

Jethro and a CHAC caseworker looked at how much he could realistically afford to pay off his rent arrears. CHAC then negotiated with East Kent Housing and got them to agree to accept Jethro's offer to pay off his rent arrears at the rate of £80 every month. By chance, the day CHAC contacted East Kent Housing was the day that they were going to instruct the Council's Legal Department to apply to court to get the court bailiffs to set a date to evict Jethro and his 4 dependent children. CHAC persuaded them not to do this and to allow Jethro to pay £80 off his rent arrears every month which would clear his rent arrears within 4 years. This also saved him the bailiffs' fee of £121.

CASE STUDY 6

CHAC prevents vulnerable man in private rented accommodation from becoming homeless by clearing all of his rent arrears

Jake was a single person and an assured shorthold tenant of his private rented property. His rent was £60 every week and he had rent arrears of over £1000 because his housing benefit had stopped and his landlord was threatening to evict him. He contacted CHAC but he was very vague about what the problems with his housing benefit were.

CHAC sent Jake a form of authority asking him to give his consent for the Council's Housing Benefit Department to discuss his housing benefit with CHAC. CHAC did not get this consent form back and we tried to contact him after this on several occasions with no luck.

CHAC was finally able to speak to Jake at length and discovered that he was self-isolating. He has serious health problems including osteo-arthritis which affects every joint in his body and a heart condition. He is a long-term asthmatic and hay fever sufferer and has diverticulitis (IBS) which gives him incontinence problems. Jake also has epilepsy and amnesia. His long-term memory is excellent but his short-term memory is awful. CHAC rang housing benefit and they agreed to speak to me about his housing benefit,

on a one-off basis due to the Covid-19 lockdown, if he gave them verbal permission to do this over the telephone.

Jake did this and the Housing Benefit Department told me that his claim had been cancelled back to November 2019 and he had been notified of this. His housing benefit had been stopped as he had failed to complete a change of income form which he had been sent.

After speaking again to Jake he told CHAC that his **Employment & Support Allowance (ESA)** stopped in November, 2019 as he did not reply to a form because he had not received this. He eventually got another form which he filled in and his ESA was then reinstated around the end of January / beginning of February without a break.

Employment & Support Allowance (ESA) is a benefit for people who have 'limited capability for work' (ie they are unable to work because of illness or disability) and who are not entitled to statutory sick pay. Entitlement to ESA is assessed by a test called the work capability assessment.

However, the stopping of Jake's ESA triggered the suspension of his housing benefit and a letter and form were sent to him in December 2019.

Jake told CHAC that he didn't remember getting this form (and subsequent letters from the Housing Benefit Department) and so did not reply. He repeated that he had many health problems and that he still has a stack of letters which he has not opened due to not coping due to his health problems.

Jake had had his ESA cancelled before and his housing benefit had been reinstated following the reinstatement of his ESA without a break so he assumed the same thing would happen with his housing benefit this time. However, when he had not had any housing benefit money by the end of February he rang the Council's Housing Benefit Department. He thinks that he was told that his housing benefit had been stopped as his income was too high to qualify for housing benefit and he said that his income was nowhere near what he was told. Jake was also told by the lady dealing with his call that she would send him a form to complete and that it would be simpler for him to claim UC. Jake told her that he did not want to claim UC but that he wanted to appeal.

Although more than one month had elapsed since the 7 January decision, CHAC did an appeal for Jake to the Council's Housing Benefit Department requesting that they revise their decision to cancel his housing benefit and council tax support from November 2019. The same day a Benefits Officer replied that he had revised the decision to cancel Jake's benefits and that his housing benefit and council tax support had been reinstated. His backdated housing benefit was £1200 and his ongoing housing benefit was, once again, £60 every week. This cleared all of Jake's rent arrears and all of his council tax debt.

CASE STUDY 7

CHAC prevents vulnerable single parent mother who was self-isolating from becoming homeless

On Monday 23 March CHAC received an email from a former client who was a single parent with two dependent children. She told me that she was being evicted, for rent arrears, by the Canterbury County Court bailiffs on Wednesday morning, 25 March. She said that she and her family were self-isolating due to Covid-19 and so could not go out to the court to make an application for a court hearing to ask a Judge to stop her eviction. She told CHAC about her mental health problems and her other health problems including asthma and chronic obstructive pulmonary disease. She said that she had just brought her rent payments in line with her last court order (which was to stop the court bailiffs from evicting her).

CHAC called the Council's Legal Department and was told that the Legal Officer dealing with this matter still wanted the eviction to go ahead. CHAC then called East Kent Housing (EKH) and asked them to cancel her eviction. Their initial view was that her eviction should still go ahead. CHAC explained about her many health problems, how she was self-isolating due to coronavirus and how she was now in line with her court order and the EKH officer asked CHAC to forward the client's email to him and he would ask his line manager if her eviction could be cancelled.

CHAC tried several times to get through to the Canterbury County Court with no success. Getting through to the County Court to speak to anybody is extremely difficult at the best of times. CHAC needed to talk to the court because if East Kent Housing would not stop her eviction then we would have to make an N244 application to court to get a court hearing, before she was evicted, to ask a Judge to stop her eviction. CHAC also tried to get through to the court bailiffs without success. CHAC wanted to talk to them to double check the date and time of her eviction.

Fortunately, EKH returned CHAC's call to inform us that they were, after all, cancelling the eviction.

CASE STUDY 8

CHAC helps working Council tenant to increase her income and keep her accommodation by avoiding eviction and court costs

Freda was single and a secure council tenant. She was working and getting housing benefit which is a benefit for people on a low income who pay rent. She was struggling to pay her rent. Her rent arrears were over £1000 and she had been served with a Notice of Seeking Possession by East Kent Housing stating that they would take her to court if she did not clear her rent arrears within 4 weeks.

East Kent Housing were trying to help Freda and then suggested that she seek advice from CHAC. After looking at her circumstances it was clear that Freda would be better off by £150 every month by claiming **Universal Credit (UC)** so that her income would comprise UC and her wages, instead of her wages and **housing benefit**. She would continue to get council tax support after claiming UC. Freda has now followed CHAC's advice and claimed UC.

***UC** is a benefit for people on a low income who are in or out of work. UC includes money to live on and money (housing costs) for the rent. UC with housing related costs is replacing housing benefit. UC and housing benefit are not calculated in the same way.*

CHAC also negotiated with East Kent Housing and they agreed not to apply to court to evict Freda on condition that she paid £5 off her rent arrears every week. She would do this by paying her full rent every month when she got her UC payment and paying £10 rent every fortnight when she got her wages. Needless to say the tenant was very relieved and her mental health and sense of wellbeing was much improved due to her eviction being cancelled.

In addition, she did not have to pay the Council's legal costs of £394.50 because the Council did not apply to court to evict her. If the Council had applied to court to evict Freda the Judge would have made a suspended possession (eviction) order, but the Judge would also have had no choice but to make a court order that the tenant must pay £394.50 to the Council for their legal costs when asked to do so by the Council. This was because the Council had had to pay £394.50 to the Canterbury County Court to apply for a possession order because she had not been keeping to her court order to pay off her rent arrears.

CASE STUDY 9

CHAC ensures refugee family keep their accommodation by helping them to get their correct and increased benefit payments making them substantially better off even after a £150 pcm rent increase.

Bob and family were refugees who had a private rented assured shorthold tenancy. The family consisted of five adults and two dependent children. The parents and two adult non-dependents had an assured shorthold tenancy for a fixed term of twelve months. Their monthly rent was £1,500 but the landlord was going to increase this to £1,650 pcm when the tenancy was renewed. The family was referred to us by Canterbury City Council as they had the benefit cap and were financially challenged and were struggling to pay their £1,500 monthly rent and their council tax.

A translator was required for all interviews with the parents and their eldest son and their Council support worker who attended all of these meetings.

The parents had the **benefit cap** of £200 pcm as their income from benefits could not exceed £1,666.67 every month. Both the parents and their two adult dependents were on Universal Credit (UC) and were each claiming housing costs equal to one quarter of the rent.

*The **benefit cap** law applied to Bob and family by reducing their UC so that their total monthly income from child benefit and UC was £1,666.67 which is the benefit cap for a couple who live outside Greater London.*

When CHAC checked their benefits it was discovered that the parents were getting child benefit for two children but the Department for Work and Pensions (DWP) were only treating them as getting child benefit for one child. CHAC advised them that their Universal Credit (UC) was wrong and Bob and family were getting £60 too much UC every month.

CHAC advised them that they must immediately inform the DWP that they were getting child benefit for two children and that they had been overpaid by £60 UC pcm and that they would have to pay back this UC overpayment gradually.

More positively for them, CHAC also advised them that when the tenancy was renewed they should add their third adult non-dependent to it so that there were five joint tenants on the new tenancy at the higher rent of £1,650. CHAC further advised them that the new joint tenant, who was already on UC, should also claim housing costs of £330 being one-fifth of the new rent. All of the original four joint tenants would also have to report a change in their housing costs to £330 pcm to the DWP. This would make the parents £184 better off every month although they would still have the benefit cap.

Even more positively for Bob and his family CHAC was able to advise them that they could reduce the amount of council tax that they were currently paying. At present the parents had a non-dependent deduction of £4 every week from their council tax support for their youngest non-dependent as the Council had not been informed that he was on UC. Once the Council had proof of this their council tax support would be increased by £4 every week.

In addition, only Bob and his wife were claiming council tax support although they thought that all 4 joint tenants were claiming council tax support. CHAC advised them that the parents would continue to get council tax support on their half of the council tax liability on the property. However, each of the two other adult non-dependents on the tenancy should also immediately claim council tax support for their quarter of the council tax liability. Following all of my advice on their council tax their council tax liability was reduced by just under £900.

CASE STUDY 10

CHAC gets single parent father correct and increased UC clearing his rent arrears and preventing homelessness

Fred was a single parent with two dependent children. He was a joint Council tenant. His partner, the other joint tenant, had left the property, permanently, several years ago. Fred was on housing benefit and then changed to Universal Credit (UC) on October. When on housing benefit he was getting all of his monthly rent of £415.58 paid. On UC the Department for Work and Pensions (DWP) refused to pay all of his rent and would only pay half of it (£207.79) as they said there were two joint tenants liable for the rent and so would only pay half of the rent for Fred.

Fred had repeatedly asked the DWP to pay all of his rent. The Council had also asked UC to pay all of Fred's rent. The DWP continued to pay just half of his rent. He came to see CHAC and we contacted one of the work coaches we deal with at UC and persuaded him to pay all of Fred's rent from the beginning of his UC claim. This resulted in UC doubling his housing costs (rent) payment to £415.58 every month from December and also paid him backdated housing costs of £415.58 for the two months they had only paid half of his rent.

CASE STUDY 11

CHAC ensures 90 year old pensioner is not evicted and keeps her Council accommodation.

Rebecca was a single woman who was a secure Council tenant. She was a pensioner aged 90. She was referred to us by Kent County Council Social Services two weeks before her court hearing where East Kent Housing were seeking to evict her for rent arrears of just under £1,800.

Rebecca had her State Retirement Pension and an occupational pension and so her housing benefit was only paying two thirds of her rent. She was not paying her rent shortfall and instead spending this money on alcohol and was adamant that she was not going to pay any rent at all.

Fortunately, she had a good friend who was also a pensioner (but 20 years younger), who KCC Social Services put in touch with CHAC. CHAC tried to negotiate with East Kent Housing to persuade them to agree to either adjourn Rebecca's court hearing with liberty to restore or to agree to a suspended possession order. Initially, they would not agree to either, insisting that they were going to apply for an outright possession order. They said that they had tried many, many times to help Rebecca to pay her rent and a small amount off her rent arrears every month but she had refused. Their conclusion was that Rebecca had capacity but was just making the wrong decisions about how she spent her money. This was a view which her social worker also strongly held.

Through Rebecca's friend CHAC persuaded Rebecca to agree to pay her rent shortfall and £10 off her rent arrears every week. As Rebecca's pensions were both monthly she agreed to pay her rent every month. Just before the court hearing CHAC managed to get East Kent Housing to agree to a suspended possession order on terms of current rent and £44 off her rent arrears every month.

Rebecca was ill on the day of the court hearing and so could not attend court but CHAC did and as we had all agreed to the above suspended possession order the Judge made this order. To keep to this court order Rebecca had to pay £158 rent every month.

It was clear that Rebecca's financial affairs were chaotic. Again, with the help of her friend CHAC was gradually able to find out what debts Rebecca had. These were council tax, gas, electricity and water. Rebecca's friend was able to negotiate with the gas, electricity and water companies to agree realistic and affordable monthly payment plans with them.

CHAC also discovered that Rebecca had council tax debts for this year and last year. Fortunately, CHAC was able to agree a realistic and affordable repayment plan with the Council to pay off these council tax debts at the rate of £60 every month.

Having made these arrangements Rebecca needed constant reminding by her friend about keeping to the above payments and more that once payments were missed after Rebecca bought rum instead of making the agreed payments on their due date. However, thanks to her friend Rebecca did manage to make the required payments although, quite often, sometime after they were due.

Sadly, just over three months after Rebecca was referred to us she was rushed into hospital where she died 6 days later.

CASE STUDY 12

CHAC helps single parent from being evicted from private rented accommodation and to get the rent in advance and deposit money she needed to move into alternative private housing

Penny was a single parent with two young daughters and was an assured shorthold tenant of a house where the landlord was seeking to regain possession and had served a section 21 notice (the first step which a landlord takes when looking to regain possession of a property without having to prove that the tenant has been in breach of any of the tenant's obligations).

The landlord had issued proceedings for a possession order in the Canterbury County Court and Penny came to see CHAC just before the deadline for filing a defence in court was about to expire. CHAC advised her that although the landlord had protected the deposit which she had paid in one of the government authorised schemes the landlord had not given her the legally required information regarding the deposit (called the '**prescribed information**') either within the 30 days after the deposit had been paid or, indeed, at any time subsequently and consequently the section 21 notice was invalid and the court should strike out the landlord's claim for a possession order.

A defence was duly filed in court and at the hearing the district judge adjourned the matter for a full hearing at a later date. However shortly afterwards the landlord discontinued the possession claim and consequently Penny did not get an eviction order and did not have to pay the court costs of £705 and was not under pressure to leave immediately. She was then fortunate to find alternative private rented accommodation and CHAC assisted her in connection with an early surrender of her tenancy (thereby avoiding a dual rent liability of £800) and to get a payment of rent in advance and a deposit from the Council for her new tenancy.

*On receiving a deposit, landlords or their agents must provide certain **prescribed information** to tenants, including:*

- *the address of the rented property*
- *how much deposit paid*
- *how the deposit is protected*
- *the name and contact details of the tenancy deposit protection*
- *landlord (or the letting agency's) name and contact details*
- *why they would keep some or all of the deposit*
- *how to apply to get the deposit back*
- *what to do if you can't get hold of the landlord at the end of the tenancy*
- *what to do if there's a dispute over the deposit*

For more information

<https://www.gov.uk/tenancy-deposit-protection/information-landlords-must-give-tenants>