



## ANNUAL REPORT 2022-2023

# Canterbury Housing Advice Centre

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Registered Charity: 1006386

Registered Company: 2642776

Website: [www.chac.co.uk](http://www.chac.co.uk)

# ACKNOWLEDGEMENTS

Thanks to Canterbury & District Citizens Advice who provided core funding by a grant to Canterbury Housing Advice Centre during the financial year.

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

- Access to Justice Foundation Community Justice Fund Wave 3
- Kent Community Foundation Frank Brake Community Fund
- London Legal Support Trust
- The Philip & Connie Philips Foundation

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## MANAGEMENT COMMITTEE MEMBERS

<b>OFFICERS</b>	<b>CHAIR</b> Nick Piška <i>(Until 05/12/22)</i> John Wightman <i>(Appointed 05/06/23)</i>	<b>TREASURER</b> Jon King	<b>SECRETARY</b> Viv Gambling
	<b>MEMBERS</b>	Nick Jackson	Tessa O'Sullivan
	<b>Paul Wilkinson*</b> Staff representative	<b>Jean Butcher*</b> Canterbury City Council representative	<b>James Flanagan</b> <i>(Appointed 06/02/23.            Resigned 05/06/23)</i>

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

\*Non-voting members of the Management Committee

## STAFF AND VOLUNTEERS 2022 – 2023

<b>STAFF</b>	<b>MANAGER AND CASEWORK SUPERVISOR</b>  Paul Wilkinson	<b>CASEWORKER</b>  Geoff Castle	<b>ADVICE WORKER</b>  Jocelyn Dorza
<b>VOLUNTEERS</b>	<b>Barbara Hobbs</b>  Administration and Reception Volunteer	<b>Sarah Scrase</b>  Administration and Reception Volunteer and Housing Support Volunteer*	<b>Andrea Shieber</b>  Communications Volunteer (social media and website)

\*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

2022/23 saw the full return to normal operations following the disruptions of the Covid-19 pandemic. From early 2022 outreach sessions in Herne Bay and Whitstable were restored and face-to-face consultations resumed in our offices in Canterbury. This was accomplished as the manifold effects of the pandemic saw a record demand for CHAC's services, driven by its economic consequences which were compounded by the cost-of-living crisis, and by the removal of the temporary restrictions on repossessions during the height of the period of lockdowns.

This record demand for CHAC's services, detailed in Paul Wilkinson's report (on page 9), was achieved by dint of the extraordinary dedication of our advice workers - Paul, Geoff Castle and Joce Dorza, together with our volunteers. It is due to this dedication that the increase in service volume was achieved without any increase in official working hours, ie it meant staff were going above and beyond.

Our experience so far in 2023/24 suggests that this high level of demand may be here to stay, and so we need to focus on how CHAC's capacity for meeting this heightened demand can be put on a sustainable footing. This of course raises the perennial issue of resources.

## CHAC funders

2022/23 was a period of high inflation which put pressure on CHAC itself as well as its service users. The core funding which we receive from Canterbury City Council via Citizens Advice has remained frozen in cash terms since 2015, and now covers just under half of our annual costs. This means that, each year, funding must be sought to cover basic running costs from charities, as well as from our own direct fundraising.

Although many charities have criteria which prioritise applications seeking funding for new activity rather than core funding, we continued to have success in fundraising in 2022/23, and are especially grateful to the Access to

Justice Foundation, the Frank Brake Community Fund, the London Legal Support Trust and to the Philip and Connie Philips Foundation for the support we have received.

I would like to pay tribute to the sterling efforts of our manager, Paul Wilkinson and one of our trustees, Sarah Slowe, in searching out funding opportunities and crafting successful applications.

### **Management Committee**

This annual report, like that for 2021/22, has been produced for an Annual General Meeting some eight months after the year it reports on. Although it is mainly confined to events in 2022/23, it seemed sensible to include changes in the makeup of the Management Committee to date.

Nick Piška stepped down as Chair of CHAC at the last AGM in December 2022, after a seven-year stint. He had intended to step down in early 2020, but Covid-19 meant he postponed his departure for what was expected to be a few months. In the event, Nick stayed on for nearly three more years. CHAC is immensely indebted to Nick for his wise stewardship and energetic hands-on support over the whole period he was as chair, but especially during the unprecedented

challenges presented by the pandemic. We thank him for his amazing service and wish him well.

James Flanagan and John Wightman were co-opted as trustees from 6 February 2023. James Flanagan resigned following his election to Canterbury City Council in May 2022, but was co-opted as a non-voting member from 5 June 2023.

Jean Butcher stepped down as a non-voting member on her appointment as Lord Mayor in May 2022, and was replaced by Pip Hazelton, Deputy Leader of the Labour Group and Housing Lead for the City Council.

Following Nick Piška's departure, Sarah Slowe and Viv Gambling took turns as acting chairs until John Wightman was appointed as chair from 5 June 2023.

### **CHAC's vital role**

This Annual Report provides ample evidence of the vital role CHAC's advice services play in continuing to support individuals and families in obtaining and retaining decent housing.

At a time when the cost-of-living crisis has worsened the already parlous state of housing provision after a



decade of austerity, the need for its services has possibly never been greater. The staff, volunteers, and trustees of CHAC are committed to sustaining and developing the service.

*John Wightman, December 2023*



*John Wightman*



# MANAGER'S REPORT

Although Covid-19 officially ended in February 2022, its consequences continued to impact our work in 2022/23 - through unemployment and reduced incomes leading to, for example, increased rent arrears which in turn resulted in more poverty and homelessness.

Hot on the heels of the pandemic the cost-of-living crisis began, sparked by the beginning of the war in Ukraine in February 2022.

Throughout 2022/23 we had: the highest ever energy costs; seven months of double-digit general inflation between September 2022 and March 2023 (peaking at 11.1% in October); food inflation at a yearly average of 16.9%; and rapidly increasing interest rates and rent levels. As time went by, not only did the cost-of-living crisis deepen but it also became clear this included a continuing and worsening housing crisis.

This led to further significant negative consequences for more of our service users who became, or continued to be more, adversely affected by financial problems caused by substantially higher energy, food, rent and mortgage costs. Not only did this lead to more homelessness and an increased risk of homelessness but also to more poverty. Not surprisingly, given the severity of the cost of living and housing crises, we have had our busiest year to date, helping and advising 3,300 people.

From the previous year we returned to our pre-pandemic normal practice of seeing clients face-to-face in our Canterbury office and at our Outreach service in Whitstable and Herne Bay. This applied to people who dropped in a well as those who we saw by appointments. However, a continuing legacy of the pandemic was that our service delivery showed a substantially increased number of people helped and advised by telephone, text, letter, and email. In 2019/2020, 40% of our service users were seen face-to-face. In 2022/23 it was 18%.

# Canterbury Housing Advice Centre

In 2022/23 we helped and advised 3300 service users in the Canterbury district - the highest number of people ever supported by CHAC

We undertook homelessness prevention work with 2960 service users

We worked with 1770 new service users and 1530 returning service users



## Outreach service

Outreach makes it easier and cheaper for residents of both towns to access our service. Although the number of people seen at Outreach dropped substantially during the pandemic, numbers improved in 2022/23 - we saw 86 people in Herne Bay and 105 in Whitstable. (In 2021/22, we saw 67 service users in Herne Bay and 43 people in Whitstable.) Positively, we are now seeing more people face-to-face than we did during Covid-19. We

continue to see service users in person in our Canterbury office every workday (from 10am to 2pm) and at our weekly Whitstable and Herne Bay Outreach sessions. This is an important part of our service delivery because many of our service users are vulnerable and don't have access to digital technology. Some don't even have a mobile phone. Consequently, they can only be helped and advised by a face-to-face interview followed up by written advice in a letter and/or text.

## CHAC service users 2022/23



### People helped by CHAC

To summarise, in 2022/2023 Canterbury Housing Advice Centre's important and valuable work continued throughout the cost-of-living and housing crises and focused on preventing homelessness and reducing poverty and social exclusion, tackling disadvantage, and increasing the wellbeing of people.

Given the severity of the cost-of-living and housing crises it is not surprising that the demand from people for our service increased substantially.

What is remarkable is that during this year we helped and advised 3,300 people to resolve their housing problems including finding new accommodation.

This compares to a total of 2,803 people helped and advised in the previous year.

- 26% of our service users were families with dependent children and 8% were families with non-dependents

- 50% were disabled (54% of whom declared mental health problems)
- 16% were unemployed
- 27% had long term health needs
- 15% were employed
- 1,770 people were new users of our service
- 1,530 were returning individuals usually with different problems
- We undertook homelessness prevention work with 90% of our service users.

We prevented homelessness by enabling people to keep their accommodation wherever possible by resolving landlord and tenant problems, especially rent arrears, through negotiation and/or representation.

48% of our work was preventing service users from losing their existing accommodation or helping them with problems where they lived.

The number of people at risk of losing their accommodation in the near future was 13% of our service users. This included people approaching us because of homelessness, threatened

homelessness, and/or threat of eviction.

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. 28% of our service users were looking for accommodation.

### **Reducing poverty**

We reduced poverty by maximising incomes and ensuring that our service users claimed all the benefits to which they were entitled - 24% of our work involved welfare benefits.

**The estimated annualised financial gains to our 3,300 service users totalled £403,647.**

### **Savings to City Council**

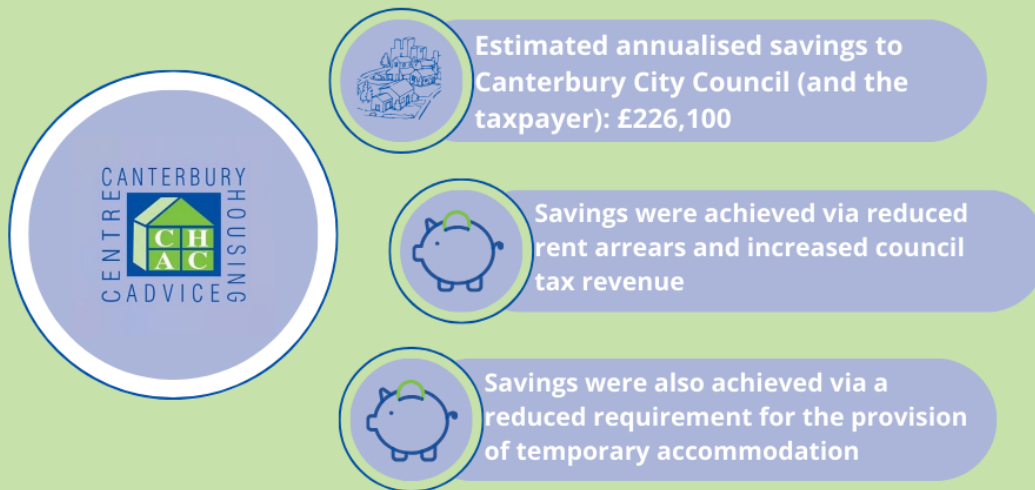
From October 2022, we experienced a much higher demand for our service due to a substantial increase in the number of people seeking our advice and help, especially with problems such as issues with current accommodation, homelessness, or the threat of homelessness, and eviction problems.

The estimated annualised savings to Canterbury City Council and, consequently to the taxpayer, totalled £226,100 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.

## Canterbury Housing Advice Centre

In 2022/23 we helped and advised 3300 service users in the Canterbury district - the highest number of people ever supported by CHAC



### Staff group

The case studies at the end of this Annual Report provide some good examples of the work done by our staff group during the year.

Our paid staff group comprised myself, as Manager and Casework Supervisor, and Geoff Castle and Joce Dorza continuing as our Caseworker and Advice 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.

Apart from the above three paid staff, our core staff group consisted of three volunteers: Barbara Hobbs, Sarah Scrase and Andrea Shieber.

Barbara and Sarah undertook 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.

In addition, Sarah helped vulnerable people access and/or maintain their account on the Kent Homechoice

housing register (waiting list), and gave service users really useful support and assistance with making applications.

Andrea is our Communications Volunteer (social media and website) who updates and maintains our CHAC website and social media presence, transforms my case studies into user friendly reading, and formats our publicity materials (including our Annual Reports).

## Thanks

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. I would also like to give special thanks to Sarah who is now our longest serving volunteer, having worked for us for over seven years. Finally, 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, November 2023*



*Paul Wilkinson*

# STATISTICS AND OUTCOMES

**1 April 2022 – 31 March 2023**

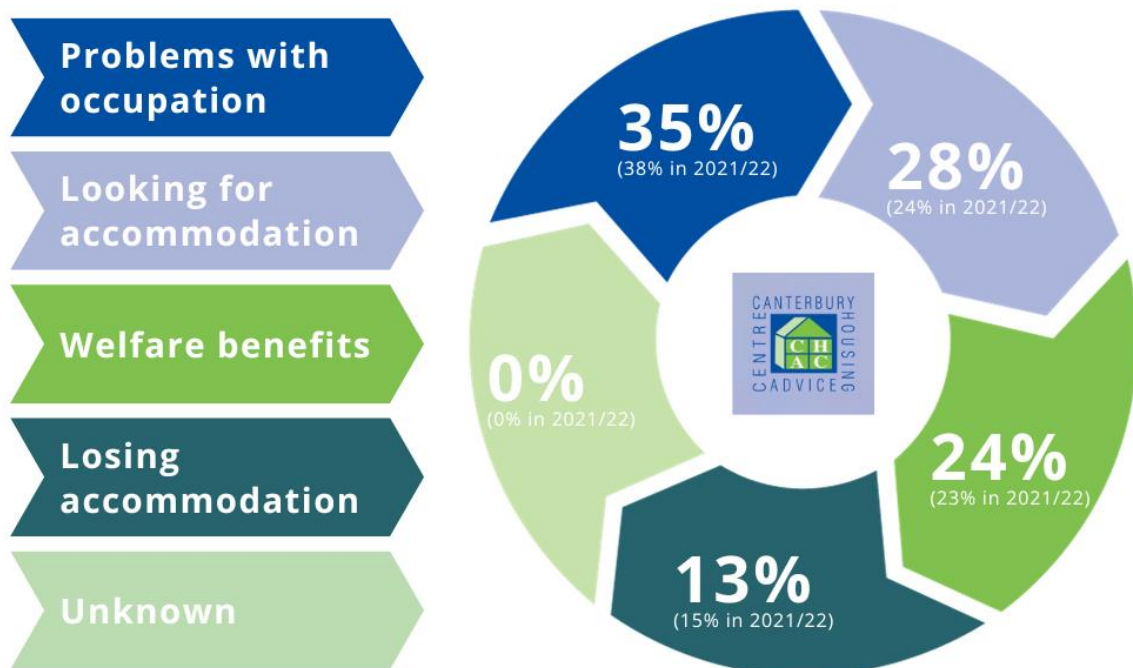
*All statistics for 2022/23 are expressed as a percentage of the 3,300 service users seen*

## Busiest year ever

2022/23 was the busiest year ever for CHAC:

- We helped and advised 3,300 people
- 1,770 of these were different individuals
- We undertook work preventing homelessness with 2,960 people.

## Reasons for contact



Problems with occupation (including rent arrears, rent increases and advice on tenancy issues) was the most common reason for people contacting us - 35% this year which was slightly down on last year. Again, there were no unknown reasons for contact in 2022/23.

Looking for accommodation, mainly private rented but also Council or Housing Association accommodation, was the second most common reason for people



contacting us and was 28% (compared with 24% 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 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 - 13% of people contacted us about losing accommodation (down from 15% 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 assured shorthold tenancy, landlord selling, affordability, leaving care or prison, leaving the armed forces, and losing tied accommodation where the work and accommodation are linked.

The category of welfare benefits (24%) is mainly housing benefit, local housing allowance, council tax support or universal credit problems.

## Sources of referrals



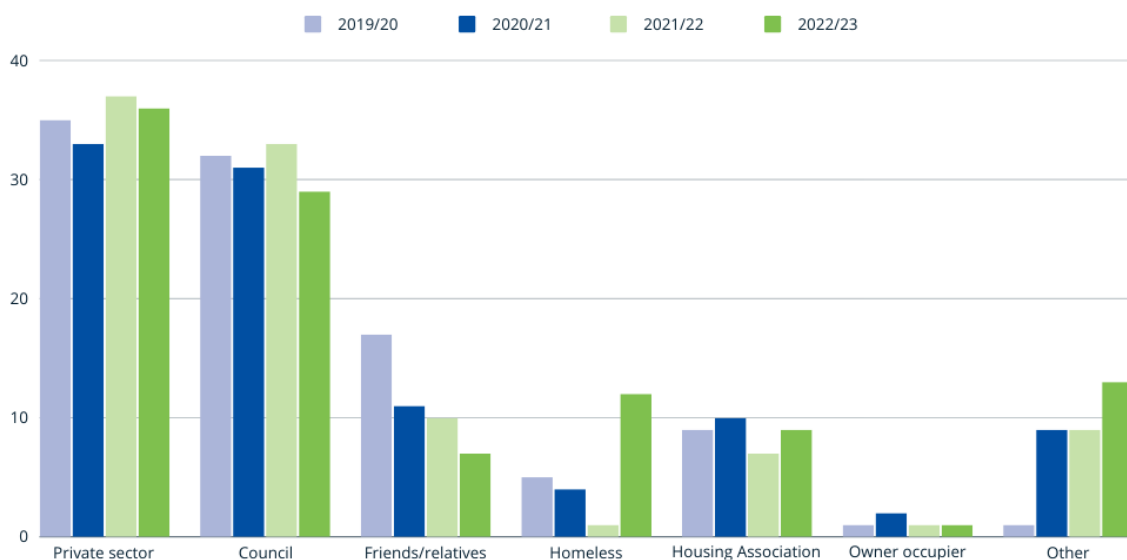
	2019/20	2020/21	2021/22	2022/23
SELF/FRIEND/RELATIVES	89%	87%	85%	88%
CANTERBURY CITY COUNCIL	4%	5%	7%	6%
VOLUNTARY SECTOR	1%	1%	1%	1%
SOCIAL SERVICES	1%	2%	1%	1%
CITIZENS ADVICE	1%	1%	2%	1%
SOLICITOR	0%	1%	1%	0%
OTHER/UNKNOWN	4%	3%	3%	3%

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, most service users hear about us from relatives or friends or have been clients of CHAC in the past.

## Housing status

- Most of our service users were vulnerably housed in insecure accommodation with over one third (36%) having tenancies in the private rented sector
- Just under one third (29%) were Council tenants
- 12% of service users were homeless (5%), or staying with friends or relatives (7%) at the point they approached CHAC
- 9% were housing association
- 1% were owner occupied
- 13% were other/unknown.

## Housing status of service users

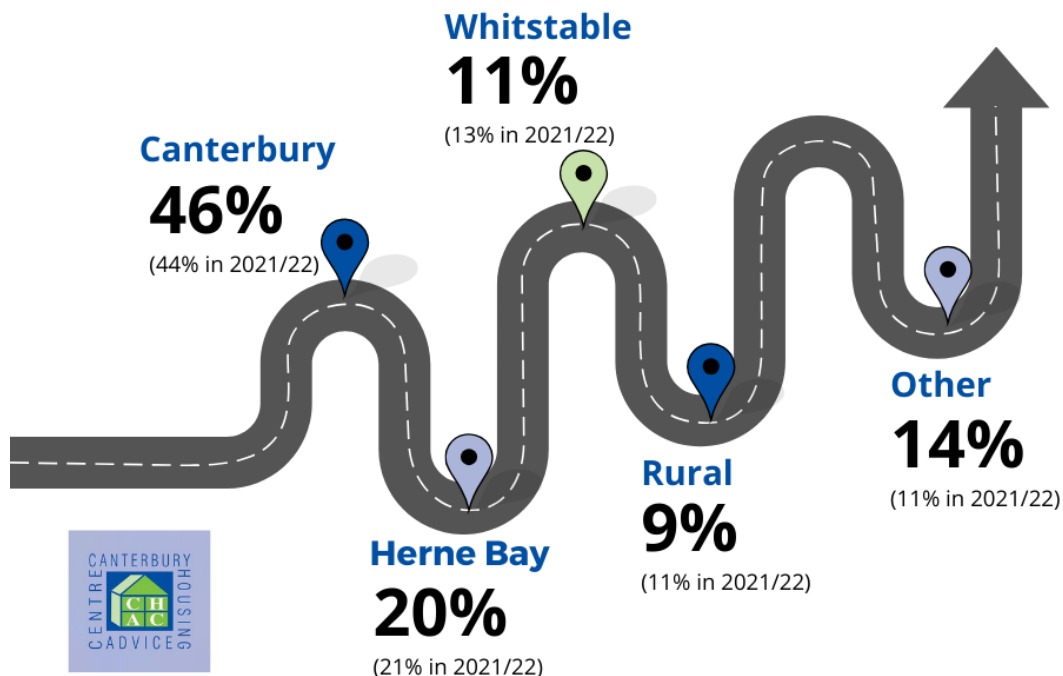


## Location of service users

Our Outreach Project makes it easier and cheaper for residents of the towns of Herne Bay and Whitstable to access our service. Unfortunately, Outreach was very much affected by Covid-19. Outreach is from 10am to 12 noon every Thursday at the Herne Bay Citizens Advice office in Herne Bay and from 1pm to 3pm at the Whitstable Umbrella Centre in Whitstable.

- In 2022/2023, we ran 46 sessions in Herne Bay and saw 86 service users. We ran 47 sessions in Whitstable where we saw 105 people
- This compares to 2021/22 when we ran 35 sessions in Herne Bay and saw 67 service users, and ran 44 sessions in Whitstable where we saw 43 people
- By comparison, before Covid-19 in 2019/2020, we ran 50 Outreach sessions in both Herne Bay and Whitstable and saw 188 and 106 service users respectively.

## Location of service users

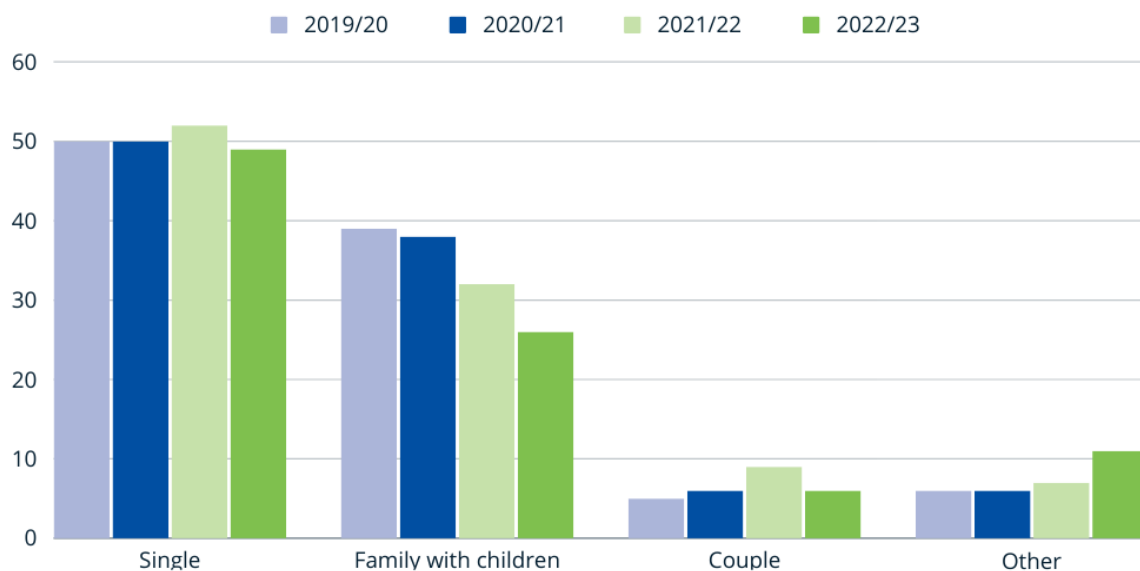


## Family status

In 2022/2023, we supported 3300 service users to help resolve their housing problems including finding new accommodation:

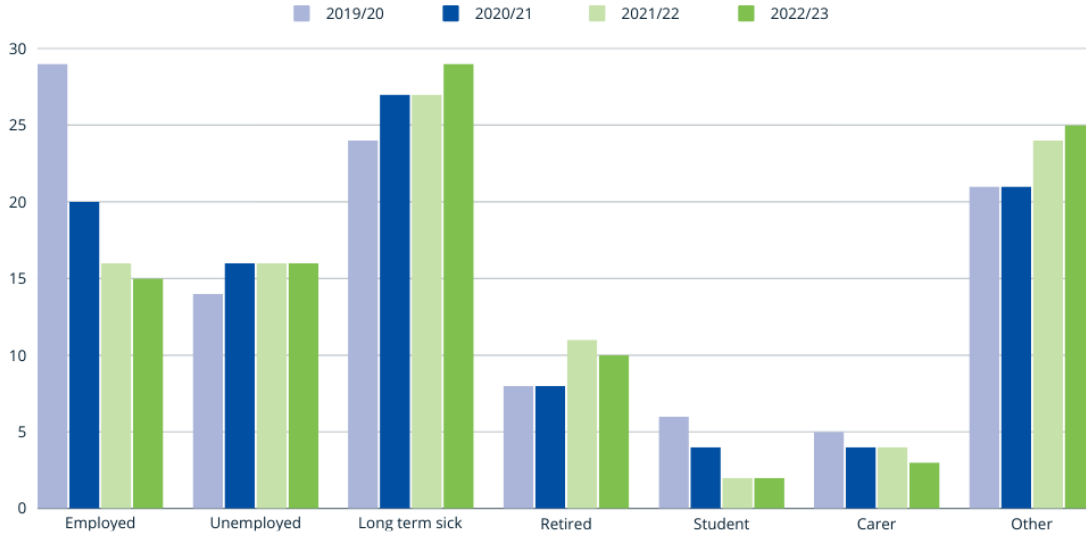
- 26% were families with dependent children and 8% were families with non-dependent children
- 50% were disabled (of which 54% said that they had mental health problems)
- 16% were unemployed and 29% had long term health needs
- 1770 people were new users of our service and 1530 were returning users.

## Family status of service users

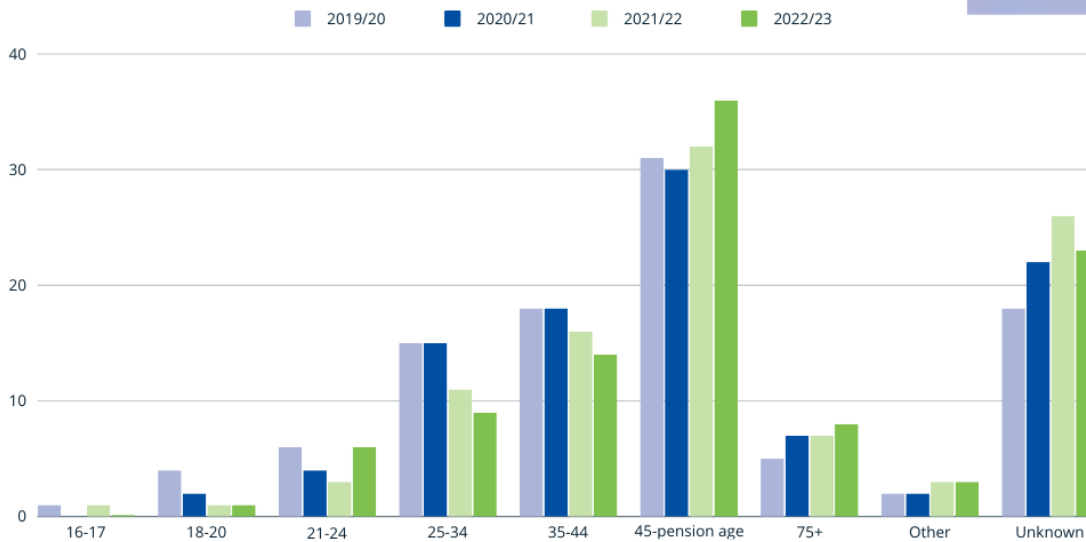


A majority of our service users are 'single', although many of our clients are families with children. Sometimes people will not disclose their personal status which explains the category 'other'. The majority of families we saw were families with dependent children (26% of our clients were families with dependent children and 8% were families with non-dependent children).

# Employment status of service users



# Age of service users



## Referrals

We referred service users to other voluntary and statutory organisations including:

- Shepway Citizens Advice, Holden & Co Solicitors and TNA Solicitors which all have legal aid contracts in housing
- Kent Law Clinic and Canterbury & District Citizens Advice with whom we have an exceptionally strong and positive working relationship.

## Outcomes



# TREASURER'S REPORT

Financial year April 2022 to March 2023

This information is provided on behalf of the trustees and is taken from our full financial statements for the year 1 April 2022 to 31 March 2023 which have been independently examined by our appointed auditors, Azets (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 is extremely grateful to have received the following sources of income for the financial year 2022/23:

- £12,196 Access to Justice Foundation Community Justice Fund Wave 3 Grant
- £57,862 Canterbury & District Citizens Advice Grant
- £ 5,000 Kent Community Foundation Frank Brake Community Fund Grant
- £10,175 London Legal Support Trust
- £ 8,625 The Philip & Connie Philips Foundation Grant

Our total income for the year was £96,250, which included grants, donations, and bank interest.

## Expenditure

Total expenditure during the year was £128,361, which included staff, facilities, operational and administrative costs.



## Reserves and cash

- We had total reserves of £93,590 as of 31 March 2023 (please see pages 3 and 8 of CHAC's annual accounts, available via the 'Publications' page on our website)
- Our restricted reserves totaled £2,298
- Our unrestricted reserves totaled £91,282 as at 31 March 2023

*Jon King, November 2023*



*Jon King*

## CASE STUDIES

The best way to understand our work is to read some of our clients' stories. Discover the problems faced by some of our clients and see how we have been able to help them.

The following case studies are actual cases, but all names have been changed. Some facts have been left out to preserve confidentiality.

## Debts cancelled for former asylum seeker

**Zaheer was a single woman on Universal Credit (UC). As she was aged under 25 years old UC only paid her £265.31 every month to live on. She had arrived in the UK as a young unaccompanied asylum seeker in November 2014 aged 17 years.**

Zaheer's parents were killed in Nigeria in the political problems and unrest in that country. Following this she fled to her aunt in another African country. Unfortunately, not long after this she was kidnapped by an unknown man. She managed to call her aunt who reported her kidnapping to the police. Her kidnapper then released her but not before he beat her badly over her body and head with a tyre wheel brace.

After having hospital treatment and recovering Zaheer felt so unsafe that she fled to Libya and then to Europe by boat. She then made her way to France where she paid a man to get her onto a lorry to the UK. The police and Border Force then found her and two other refugees in the back of a lorry near Dover towards the end of 2014.

As an unaccompanied minor, Kent County Council Social Services took over responsibility for Zaheer and provided her with financial and non-financial support. Initially, she was placed with a foster family near Ashford. However, when she started college in Canterbury, Social Services moved her to a shared house in Canterbury and then moved her to another shared house in the city.

Once Zaheer got her papers from the Home Office (confirming she had indefinite leave to remain in this country together with recourse to public funds), Social Services stopped supporting her on her 21<sup>st</sup> birthday in 2018. Just before this they got Canterbury City Council to house her in a Council flat at her current address. Social Services also made an online application for her for Universal Credit. However, Social Services did not tell her anything about council tax or council tax support.

In her home country, girls and women have no rights and Zaheer had no prior experience of life in the UK. From arrival Social Services looked after her. Coupled with her horrendous past she was completely unaware of the

council tax system of this country until 27 May 2022 when she received bills for £4,943 of council tax from Canterbury City Council for the period from when her council tax liability started in 2018 until 31 March 2023. These were the first communications from Canterbury City Council to her about council tax and it was only then she became aware of council tax. Indeed, she was unaware of council tax support, or that she could claim this, until she came to see us on 16 June 2022.

### How CHAC helped

I helped her with her council tax debts. Firstly, I provided proof to the Council that Zaheer was a student until 4 July 2019. This resulted in her council tax debt for the 2018/2019 year being cancelled.

Secondly, I notified the Council that she had always been a single person and so entitled to the 25% discount for one resident on her council tax. The Council accepted this and applied this discount from 4 July 2019.

Thirdly, I helped Zaheer apply for Council Tax Support for this year (2022/2023) and got this backdated for one month. Council Tax Support

cannot be backdated for more than one month.

### The outcome

All the above reduced her council tax debts from £4,943 to £1882.77.

I then helped Zaheer apply to the Council to write off her council tax debts due to her background and personal circumstances and the fact she had not been billed for council tax from 1 April 2018 until 27 May 2022.

After chasing this for several months, the Council finally agreed to write off Zaheer's remaining council tax debts of £1,882.77 for the period up until she started receiving Council Tax Support this year.

## CHAC prevents eviction of tenant with £10k rent arrears

**Paula was a tenant of a residential property in Canterbury with rent arrears exceeding £10,000. She came to CHAC with her landlord's application to the court for a possession order following the expiry of a section 21 notice.**

There was less than 14 days to file a defence.

### How CHAC helped

We assisted her prepare a defence based on the following facts:

- Paula claimed not to have received the section 21 notice and, when attempting to serve a section 21 notice, the landlord had failed to use the prescribed form or a form which was substantially similar
- The prescribed information had been given before the tenancy was completed and not, as required by law, within 30 days of the deposit being received ie after the tenancy was completed
- The energy performance certificate was out of date and

the How to Rent booklet was also out of date.

There were discussions with the landlord's solicitors against the backdrop of knowing that at any time the landlord could have served a new notice (a section 8 notice) based on the rent arrears to which there would have been no defence and the landlord would have obtained a possession order.

### The outcome

In the event a timetable for repayment of the arrears over nine months (but without Paula having to pay interest on the arrears) was agreed two days before the court hearing. We prepared a consent order (under which Paula did not have to pay the court fee of £355 or the landlord's solicitors costs) which was agreed by the landlord's solicitors, lodged with the court and agreed by the court in advance of the court hearing. This enabled Paula to remain in her accommodation.

## CHAC ensures pensioner claims all eligible benefits

**Jim was a single man and he had just recently become a pensioner. His only income was his state retirement pension.**

### How CHAC helped

We conducted a benefits' check and realised he was not receiving housing benefit, council tax support or pension credit.

We helped him apply for all of these. His housing benefit of £116.57 and council tax support of £30.53 every week were put into payment in June. We also helped him get both the cost-of-living council tax rebates of £150 and £40.

### The outcome

Although we helped him claim pension credit in June, it was not until November that his pension credit of £112.95 was put into payment. However, the Pension Service also backdated his pension credit to June which resulted in an additional one-off payment of pension credit of £3,000.

## CHAC ensures pensioner claims all eligible benefits

**James was a pensioner whose wife had gone into residential care due to declining health.**

### How CHAC helped

We helped James make a claim for housing benefit to pay all his weekly rent of £84.27. We also helped him secure a payment of £1,095.51 for backdated housing benefit.

With the extra rent he had paid, this resulted in a credit on his rent account of £1,529.43. We helped ensure this was refunded into James's bank account. We also helped him claim weekly council tax support of £19.16.

### The outcome

During our benefits check, we noticed that although James had health problems, he was not receiving Attendance Allowance. We helped him claim the allowance and he subsequently received a weekly payment of £61.85. Finally, we helped James make a claim for Pension Credit which resulted in weekly payments of £36.93.



## **CHAC prevents eviction of secure council tenant**

**Tom was a single man and a secure Council tenant with rent arrears of just over £2,100. Canterbury City Council were going to apply to Canterbury County Court for the bailiffs' warrant to evict him as he had failed to keep to his previous court order to pay off his rent arrears.**

### **How CHAC helped**

We conducted a benefits check for Tom which showed he was getting all the benefits he was entitled to. We also created an income and expenditure budget which showed he could afford to pay £150 rent every week (his current rent) plus £48.37 off his rent arrears every week.

### **The outcome**

We negotiated with the Council and they agreed to accept Tom's realistic proposal to pay off his rent arrears at £150 every month. This would clear Tom's rent arrears and his court costs of £319.50 within one year.

## CHAC prevents eviction by maximising benefits

**Anne was a single woman with serious health problems. She was claiming Universal credit (UC) but was not receiving any housing costs (rent money).**

### How CHAC helped

Following our investigations, UC agreed to pay her UC housing costs of £450 every month.

### The outcome

Although Anne was receiving Personal Independence Payment, she was not receiving a disability benefit (called the Limited Capability for Work Related Activity) in her UC. We liaised with UC to secure this additional monthly payment of £354.38 for Anne.

## CHAC helps single parent with transition to Universal Credit

**Charlotte was a single parent with an assured shorthold tenancy paying £630 rent every month. She came to see us when Canterbury City Council advised that her housing benefit had been stopped and that she owed £1,250 in overpaid housing benefit.**

Charlotte was working and in receipt of child tax and working tax credits. We had to advise that she had not been entitled to housing benefit since child benefit stopped for her daughter at the beginning of September 2022 (when her daughter went to university). This meant the Council were correct in telling her she was not entitled to any housing benefit since 5 September 2022 and that she did in fact owe the Council £1,250. We advised Charlotte she could pay this housing benefit overpayment back slowly over time.

We also had to advise more bad news. As Charlotte no longer had a dependent child, she had not been entitled to child tax credit since 5 September 2022 - all child tax credit she had received since that date was overpayment and would have to be paid back to HMRC by instalments. Charlotte had also been overpaid

working tax credit and would have to pay this back by instalments. We advised her to call HMRC and helped her to do this on our office telephone.

### How CHAC helped

Although Charlotte was working, she was entitled to Universal Credit (UC) and this was now the only way she could get help to pay her rent as the law does not allow new claims for housing benefit from working age people. We helped her claim UC. This required getting proof that she was living at the property she was claiming rent for and proof of her rent. We helped Charlotte get proof for UC of where she was living.

Charlotte then asked her landlady to give her a new tenancy to prove to UC that her monthly rent was £630. Unfortunately, she asked her landlady to give her a joint tenancy with her student daughter. This would have resulted in Charlotte only receiving half the rent paid to her - her daughter would have had to pay the other half of the rent and her daughter would not have been able to claim any benefits for her monthly £315 rent.

### The outcome

We talked to her landlady and explained the situation and the landlady agreed to issue a new tenancy just in Charlotte's name. This was provided to the Department of Work and Pensions (DWP) with an explanation that Charlotte was entitled to her full monthly rent of £630. Consequently, Charlotte received UC of £582.64 every month which included £630 for her monthly rent in her UC calculation. (Her monthly earnings of £695.04 reduced her UC by £382.27 from £964.91 to £582.64 because her UC was reduced by 55p for every £ she earned).

## CHAC prevents eviction of tenant with disabled children

**Fred was a Council tenant who had accrued almost £2,000 in rent arrears. He was a single parent on Universal Credit (UC) and had three dependent children, two of whom were disabled.**

Canterbury City Council were threatening to apply to court to evict him unless he cleared his rent arrears within one year which he could not do. He was only able to pay a small amount off his rent arrears every month.

### How CHAC helped

CHAC helped Fred apply to the Department of Work and Pensions (DWP) for a monthly UC rent arrears payment of £32.48 made direct to the Council. We also asked UC to pay his housing costs direct to the Council which then paid his rent in full. As this would have taken over five years to clear his rent arrears, this was not acceptable to the Council.

Consequently, the Council were going to apply to the Canterbury County Court to ask a Judge to evict Fred.

### The outcome

We negotiated with the Council not to proceed with the eviction until we had applied for a Discretionary Housing Payment (DHP) to clear his rent arrears. Our DHP application was successful and resulted in Fred's rent arrears being cleared in full. As a result, the Council did not apply to court, Fred did not incur £424.50 in court costs, and he and his three children did not become homeless.

## CHAC helps single man struggling with budgeting

**John was a single man on disability benefits which included Employment Support Allowance (ESA) and housing benefit at his current address. He was moving and had been told he would have to claim monthly Universal Credit (UC) and so his fortnightly ESA payments would stop.**

John did not want to change to UC as he had difficulty in budgeting and much preferred fortnightly rather than monthly benefit payments.

### How CHAC helped

CHAC advised John he did not have to claim UC and that he could continue to get housing benefit because he was moving within the Canterbury City Council district. In addition, we conducted a 'better-off' calculation which showed John would not be better off by claiming UC. He decided to stay on housing benefit and ESA.

### The outcome

We helped John make a claim for housing benefit payments of £118.85 every week which covered all the rent at his new address.

## CHAC prevents eviction of council tenant and family

**Alan was a secure Canterbury City Council tenant with rent arrears exceeding £2,000. The rent arrears had been increasing over a long period of time and the Council had applied to court for an eviction order.**

Alan lived with his adult son and son-in-law but, although both were working, they were not giving him much money. Due to their earnings, Alan did not receive any housing benefit - their non-dependent deductions cancelled out his housing benefit.

### How CHAC helped

CHAC talked to Alan about the amount of money his son and son-in-law earned. It was high enough for his son to start paying £150 rent every week as he was paid weekly. His son-in-law was also able to pay £200 rent every month out of his monthly wages. We advised Alan he should ask them to pay this money to him so he could pay £150 rent every week and an additional £200 rent every month. By having this rent money paid directly to him, Alan could then pay the Council and be sure the rent payments were

made – this had not always been the case in the past when his non-dependents had told him they had paid rent to the Council.

As Alan also needed income from his non-dependents towards the monthly bills, we suggested we offer the Council £150 rent every week and an additional £100 rent every month. This would clear his rent arrears within one year.

### The outcome

We negotiated with the Council and agreed to secure a consent order from the Judge stating that Alan would pay £150 rent every week and an additional £100 rent every month. We attended court with Alan and ensured the Judge made the agreed possession order suspended on these terms.

Consequently, Alan, his son, and his son-in-law, did not become homeless because Alan's eviction was prevented. We advised Alan he would be better-off by claiming Universal Credit (UC) as the non-dependent deductions from his housing costs would be lower. We also contacted Canterbury & District Citizens Advice,

requesting they help Alan make a claim for Personal Independence Payment due to his health problems.



## CHAC helps single woman resolve benefit problems

**Yvonne was a single woman who had previously been homeless but was now moving into private rented accommodation. She had been told she would have to claim Universal Credit (UC) which is paid monthly.**

### How CHAC helped

Yvonne was unable to make the online claim for UC by herself so CHAC helped her make a claim for UC that would include money for her housing costs (rent).

Yvonne wanted her housing costs to be paid directly to her new landlord as she had difficulty in budgeting. We helped her request this from UC.

We then monitored her claim to make sure it would go into payment and that her housing costs would be paid to her landlord and not to her. However, Yvonne's first payment of UC included her housing costs. As we were monitoring the situation, we were able to inform Yvonne, ensuring that she was then able to pay the housing costs to her landlord instead of spending the money. We then contacted DWP to request that Yvonne's housing costs be paid directly to her landlord from

her second, and subsequent, UC payments.

### The outcome

We ensured that Yvonne received her UC of £668.47 every month and that she sustained her tenancy by having her housing costs of £585 paid direct to her landlord. Finally, as Yvonne had difficulty budgeting and managing her money, we also helped ensure that her UC payments were made twice monthly.

## CHAC prevents eviction of parent with disabled child

**Mary was a single parent with two dependent children. She had mental health problems and had difficulty reading and writing. She was an assured tenant of a Housing Association and had rent arrears of just under £6,000 because her housing benefit had been stopped from the end of August 2021. This had also resulted in an overpayment of housing benefit.**

Mary received Income Support and Carer's Allowance but was only receiving child benefit and child tax credit for her son. Her daughter was severely disabled and in receipt of Personal Independence Payment (PIP). Mary came to us for help in July because her landlord had applied to court for a bailiffs' warrant and the Canterbury County Court bailiffs were coming to evict her and her children in less than two weeks.

### How CHAC helped

We made an N244 application to Canterbury County Court for a hearing requesting the Judge stop her eviction because we were going to help her claim housing benefit and appeal it be paid from the time it was stopped. We

told the court we had asked her landlord to agree to the warrant being suspended until the outcome of our housing benefit application and appeal were decided by the Council.

The court listed this hearing for the following Wednesday. Before this hearing, the Housing Association agreed to our request.

We submitted a new application for housing benefit and council tax support on the day that Mary came to see us. We arranged for her to return the next day to submit an appeal about the cancellation of her housing benefit from August 2021. After spending a long time establishing the facts with Mary and from the Council's Benefits Department we submitted a detailed appeal to the Council by email and marked it as very urgent.

The Council notified us 90 minutes before Mary's court hearing that our housing benefit appeal had been successful. We learned that both Mary's housing benefit and council tax support would be reinstated from when they had stopped. This meant housing benefit payments would now cover her weekly rent of £188.14. She was also

awarded a housing benefit backdate payment of just over £6,500. This cleared all her rent arrears plus all her housing benefit overpayment. We informed Mary's landlord by email and brought proof to the court.

### **The outcome**

At the court, the Housing Association agreed that the bailiffs' warrant should be cancelled as the housing benefit payment to her landlord had not only cleared all Mary's rent arrears but had left her rent account in credit to the amount of £210.22. However, the Housing Association did ask the court for legal costs in the sum £130 (the cost of their bailiffs' application). I asked the Judge not to award this. The Judge agreed and cancelled the warrant.

Mary's council tax support was also backdated. This resulted in her being awarded £602.82 of council tax support for last year and £1,165 for this year.

During our discussions with Mary, we noticed that child benefit and child tax credit payments for her disabled 17-year-old daughter (who was in receipt

of PIP) had stopped in September last year. We called the Child Benefit office who said this was because Mary had not replied to their letter asking if her daughter was going to continue in education. We explained that her daughter was still in education and informed them of Mary's mental health and literacy problems. Mary's child benefit was subsequently put back into payment at £14.45 every week and she received a £760 payment backdated to the beginning of the preceding September. We also contacted HMRC Tax Credits and secured the reinstatement of her daughter's weekly child tax credit of £152.

## CHAC ensures pensioner claims all eligible benefits

**Cheryl was a single 66-year-old pensioner and an assured Housing Association tenant who had run up £1,200 in rent arrears. She approached CHAC in July when her Housing Association threatened to begin possession proceedings against her.**

Cheryl became a pensioner in April. On reaching state pension age her Employment Support Allowance (ESA) stopped and she received only her state pension of £90 and her Personal Independence Payment every week. Both her housing benefit and council tax support had stopped when her ESA ended and the Council had informed her she had been overpaid one week's housing benefit.

### How CHAC helped

We contacted the Housing Association and explained we would be helping Cheryl claim all the benefits she was entitled to. This would result in her weekly rent being paid in full and a backdated payment which would clear her rent arrears. We asked the Housing Association not to start action to evict Cheryl and they agreed.

I helped Cheryl apply for both housing benefit and council tax support. This paid her weekly rent of £105.99 and all her weekly council tax of £19.16. We also secured a housing benefit backdate of nearly £1,300 which cleared her rent arrears as well as her housing benefit overpayment of £105.99. Her backdated council tax support payment also cleared her council tax liability.

In July, we also helped Cheryl apply for pension credit to which she was entitled and which would increase her weekly income to £182.60.

### The outcome

Before Cheryl's pension credit was paid we successfully applied to the Kent County Council Household Support Fund for £150 in vouchers for her gas and electricity bills. In September, Cheryl's weekly pension credit of £91 was paid together with a backdate of just under £2,500.

## CHAC prevents eviction of single-parent family

**Daniel was a Council tenant with rent arrears of just under £10,000. The Council had served him with a Notice of Seeking Possession and intended to apply to court to evict him.**

Daniel was single and although he had been working, he had lost his job. He lived with his son who was in full time employment.

### How CHAC helped

We helped Daniel make a claim for Universal Credit (UC) which gave him £334.91 every month to live on and paid £351.92 to the Council for his monthly rent of £429.79.

We created an income and expenditure breakdown for Daniel and his son and they agreed they could pay an extra £300 in rent every month. This would reduce Daniel's rent arrears by £222 every month and clear his rent arrears within four years. We negotiated with the Council who agreed not to evict Daniel if he kept to this arrangement.

Unfortunately, Daniel also had huge council tax debts of over £10,000 for

the previous six years. We helped him claim council tax support of £17.82 every week in January 2023. This meant he would only have to pay council tax of £51 every month for the next (2023/2024) financial year. When calculating their income and expenditure breakdown, we had included £100 per month for council tax.

### The outcome

We negotiated with Canterbury City Council's Council Tax Department, and they agreed to accept monthly payments of £49 off his council tax debts of £10,000 in addition to him paying £51 every month for his council tax from April.

## CHAC prevents eviction of pensioner

**Fred was a single 70-year-old pensioner and a secure Council tenant with rent arrears exceeding £1,800. He approached us in June when the Council was threatening to serve him with a Notice of Seeking Possession.**

He had been working and claiming his state pension which was just £11 every week. He had stopped working and was trying to live off his pension. He had no other income but was getting help with his food and bills from his brother.

### How CHAC helped

We contacted the Council and explained we would be helping Fred claim all the benefits to which he was entitled. This would result in his weekly rent being paid in full and a backdated payment which would reduce his rent arrears. We asked the Council not to start action to evict Fred and they agreed. I helped Fred apply for housing benefit and council tax support. This paid his weekly rent of £78.86 and all his weekly council tax of £19.16. We secured a backdated payment for housing benefit which

reduced his rent arrears by over £1,200. His council tax support also resulted in a small council tax credit of £82 which we ensured was refunded to him.

We helped Fred apply for pension credit, to which he was entitled, and which would increase his weekly income to £182.60. We applied on 11 June, but it took more than three months to be paid to him, despite several calls to the pension service asking them to deal with his claim urgently as his income was only £11 per week.

Before his pension credit was paid, we successfully applied to the Kent County Council Household Support Fund for £150 in vouchers for Fred's gas and electricity bills.

### The outcome

Eventually, Fred's weekly pension credit of £170 was paid together with a backdated payment of £4,250. Fred is now paying his remaining rent arrears at the affordable rate of £25 every week, a repayment proposal which was accepted by the Council

## CHAC saves disabled tenant from becoming homeless

**Maria was a single, disabled lady living in student accommodation who had run up considerable debts, mainly in rent arrears, to her landlord. The landlord was looking to regain possession of the property and recover the money. He had started proceedings for an order for possession and a money judgement order.**

Canterbury County Court ordered a hearing for a date more than two months after the application to court was made.

### How CHAC helped

We had several discussions with the landlord's solicitors which culminated in an agreement whereby the money owed was written off (by then over £14,000) in return for possession being given on the day before the court hearing. The agreement was embodied in court orders and Maria was not responsible for any legal costs.

### The outcome

We then made an urgent homeless application and, as Maria was

considered to be in priority need, interim accommodation was provided by the Council on the day she left the property.

## CHAC helps tenant clear rent arrears

**Donald was a secure Council tenant living with his adult daughter in a Council property. He was under-occupying his three-bedroom property and paying bedroom tax for one room.**

This meant Donald's housing benefit was not paying all his rent and he was unable to pay the rent shortfall.

Canterbury City Council were not prepared to allow his rent arrears to keep increasing and were threatening to start court proceedings to evict him.

### How CHAC helped

We worked very closely with Simon Arthurs of Canterbury City Council's Assisted Moves Scheme to enable him to move. Simon made sure his application to the Council's Homechoice waiting list was accepted, despite his rent arrears (which usually result in the Council refusing to allow the applicant to join Homechoice).

### The outcome

We submitted a Discretionary Housing Payment (DHP) application for Donald. This resulted in a DHP award which cleared all his rent arrears and paid his

rent shortfall for 13 weeks. Simon can now help Donald bid on a two-bedroom property which will enable him to move with his daughter to the right sized property where there will be no bedroom tax and no rent shortfall.



## CHAC helps rehouse homeless man

**Tyson was a Romany Gypsy who became homeless when his partner threw him out of her caravan. He was staying short term wherever he could. He could not read or write, he had no national insurance number, no bank account, no mobile phone, and had never claimed any benefits.**

### How CHAC helped

The Department for Work and Pensions (DWP) had recently contacted CHAC to publicise a new scheme they were piloting in Canterbury. The Enhanced Support Service scheme was looking to engage and support the most complex and vulnerable working age customers. After referring Tyson to the scheme, he received Universal Credit (UC) of £368.74. He also received a phone and was given help with opening a bank account.

We helped Tyson make a homelessness application. Canterbury City Council offered him accommodation in Dartford, but he couldn't face moving alone to a new and unknown area. We advocated on his behalf and the Council agreed to

accommodate him in a single sex shared house in Canterbury.

### The outcome

The DWP's Enhanced Support Service also enabled Tyson to discover his national insurance number. We needed this to help Tyson make a claim for weekly housing benefit of £126.91 for his new accommodation.

Finally, we helped Tyson apply to Canterbury City Council's Homechoice so that he can eventually move into a one-bedroom self-contained flat (Tyson has never shared accommodation before as an adult except with a partner).

## CHAC prevents eviction of family

**Justin was an introductory secure tenant who had accrued rent arrears of almost £2,000. He lived with his partner and together, they were expecting a baby. His partner was seven months pregnant when Canterbury City Council served a Housing Act 1996 Notice of Proceedings for Possession.**

Introductory tenants can be evicted by a Judge when the Council applies to court. However, a tenant has the legal right to request a review of the Council's decision to evict them. This must be done within 14 days of receipt of the Notice. Justin came to see CHAC to seek help with requesting a review.

### How CHAC helped

We helped Justin write a request for a review arguing that his rent arrears had occurred due to his mental health problems and previous unemployment. We explained that Justin was now in permanent full-time work and could afford to pay both his rent and rent arrears. We compiled an income and expenditure breakdown and helped Justin make a realistic proposal for paying off his rent arrears in

reasonable time. Justin wanted a face-to-face hearing and we agreed to represent him at this hearing.

After he came to see us, we informed the Council of Justin's proposal for paying off his rent arrears. We advised Justin to keep to the two monthly rent payments detailed in his proposal to pay off both his rent and rent arrears. The Council would then have evidence, prior to his review hearing, that he was making the rent payments he had said that he would make. He did this.

### The outcome

We successfully represented Justin at the hearing which was held at the Council offices. Justin's very pregnant partner was also allowed to attend. The Council subsequently informed Justin that it was no longer going to evict him. Since that hearing, Justin has made the rent payments he agreed to make, and the couple have had a baby daughter.

We advised Justin of the benefits his partner could claim before and after the baby was born. We also investigated his council tax situation and discovered he had council tax

debts for last year. After completing a further income and expenditure statement, we advised Justin how to pay this year's council tax as well as paying off last year's council tax over time. He agreed with our figures and I negotiated this proposal with the Council Tax Department.