



ANNUAL REPORT 2021-2022

Canterbury Housing Advice Centre

Registered Charity: 1006386

Registered Company: 2642776

Website: 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 Grant
- Access to Justice Foundation Ministry of Justice Grant
- Co-operative Community Fund Grant
- Garfield Weston Foundation Grant
- Kent Community Foundation Lawson Endowment Fund for Kent Grant
- Kent Community Foundation The Auston Trust Fund Grant
- London Legal Support Trust Grant
- Mrs Smith and Mount Trust Grant

CONTENTS

04	<u>Management Committee members</u>
05	<u>Staff and volunteers</u>
06	<u>Chair's report</u>
09	<u>Manager's report</u>
15	<u>Statistics and outcomes</u>
22	<u>Treasurer's report</u>
24	<u>Case studies</u>

MANAGEMENT COMMITTEE MEMBERS

OFFICERS	Nick Piška CHAIR	<i>Vacant</i> VICE-CHAIR	Jon King TREASURER	Viv Gambling SECRETARY
	Nick Jackson	Tessa O'Sullivan	Sarah Slowe	Paul Wrynne Resigned 6 December 2021
MEMBERS	Paul Wilkinson* Staff representative	Dave Wilson* Canterbury City Council representative until July 2021	Jean Butcher* Canterbury City Council representative from July 2021	

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 2021 – 2022

STAFF	<p>Paul Wilkinson Manager and Casework Supervisor</p>	<p>Geoff Castle Caseworker</p>	<p>Jocelyn Dorza Triage Worker</p>
	<p>Barbara Hobbs Administration and Reception Volunteer</p>	<p>Maggie Manicom Administration and Reception Volunteer</p>	<p>James Price Administration and Reception Volunteer</p>
VOLUNTEERS	<p>Sarah Scrase Administration and Reception Volunteer and Housing Support Volunteer*</p>	<p>Andrea Shieber Communications Volunteer (social media and website)</p>	

*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

Since the last report in 2019/20, CHAC has navigated the challenges of the global pandemic and continued to provide a free, confidential housing advice service in the Canterbury area. As outlined elsewhere in this report, we have advised a record number of people, many of whom we helped prevent becoming homeless, and saved a considerable amount of money for the local authority and taxpayers. This could not have been achieved without the hard work and dedication of Paul Wilkinson, Geoff Castle and Joce Dorza, supported by our team of volunteers.

I'd like to thank Paul, Geoff and Joce in particular for managing to maintain our core service throughout the pandemic, thereby providing a safety-net for clients who were faced with very difficult circumstances. We have cautiously reopened to face-to-face meetings at our main Canterbury office and at our drop-in services in Herne Bay and Whitstable, and while we hope that it remains this way we will keep a cautious eye on developments to protect staff and clients.

CHAC funders

We could not have maintained our core service without the support of all our funders, including funding provided to us by the London Legal Support Trust as one of its Centres of

Excellence, a standard we've maintained throughout the pandemic. Our main source of funding remains that provided by Canterbury Citizens Advice, and we continue to have a strong working relationship with them. The need to diversify income and obtain longer-term income remains. A particular challenge in the future is the cost-of-living crisis. This is likely to push the cost of running CHAC up, reduce the amount of funding available from funders, and lead to an increased demand on our services from clients unable to pay rent or mortgages. To that end, CHAC will continue to apply for funds wherever possible and look to collaborate with other advice services.

CHAC staff and volunteers

Paul Wryne stood down as a trustee in December 2021, having taken up a position teaching abroad. We thank him for his contribution and wish him all the best. We've welcomed back Barbara Hobbs as a volunteer, and also welcome Maggie Manicom and James Price as volunteers, undertaking administrative and reception work. I'd like to thank all those who volunteer with CHAC, including long-serving volunteer Sarah Scrase; without their assistance in the many jobs and tasks they undertake, CHAC's advice work would not be possible.

I'd also like to thank Dave Wilson, who was a non-voting council representative on our management committee, for providing helpful advice during his time with CHAC. Jean Butcher has now joined in his place, and we are likewise grateful for her support and advice.

We've continued to update and modernise our IT systems, and I'd like to thank Ed Ludlow at Ed-IT Computing for supporting us through these transitions. We've also welcomed Andrea Shieber as a volunteer who is helping us with our

communications strategies, including redesigning our Annual Report to provide infographics and other helpful ways of demonstrating the impact and importance of the work CHAC does in the local community.

Handover of Chair

Finally, this is my final Chair's Report as I am stepping down as a trustee. When I took on the role of Chair of trustees in November 2015 I had initially planned to be Chair for only three years! I had then planned to step down in early 2020, but with the onset of the pandemic I stayed on to steer CHAC through what was going to be an uncertain time. Now that we appear to be through that period, it is time for me to handover to someone with fresh impetus and ideas.

While being Chair of a relatively small charity has its challenges, it is incredibly rewarding to know that CHAC has helped many thousands of individuals and households, from a wide range of personal backgrounds and circumstances, who for one reason or another faced housing difficulties, big and small, and that we saved so many people from homelessness. That work was of course undertaken by the core staff for

whom I have a great deal of admiration. I'd like to thank them once again, and also to thank all the trustees over the years for their contributions to determining strategies and policies and 'mucking-in' with fundraising initiatives that help keep CHAC providing free, confidential housing advice. I wish everyone at CHAC all the best for the future.

Nick Piška, December 2022



Nick Piška

MANAGER'S REPORT

Covid-19 made 2020/2021 an extra-ordinary year but it also impacted significantly on our work in the 2021/2022 year. Despite this, it was another very positive year for Canterbury Housing Advice Centre. In fact, we helped and advised more people in this year - 2803 - than ever before.

As a front-line organisation addressing the chronic housing and financial needs of vulnerable people, we remained open throughout the pandemic. Before, and at the beginning of, the first lockdown in March 2020, we instigated measures to keep our staff and service users safe, to limit the number of contacts that CHAC staff had with other people and, most importantly, to stay open. This included beginning the process of updating our IT hardware and continuing to review our office protocols to move from a paper-based system to an online system.

Working practices

Nevertheless, given the circumstances, the change in our working practices due to coronavirus was remarkably problem free. In light of Covid-19, the extent to which we offered face-to-face meetings, and in particular our outreach services in

Herne Bay and Whitstable, was kept under constant review to ensure safety to staff, volunteers and to service users.

Although we stopped seeing people face to face during Government imposed lockdowns starting on 23 March 2020, we continued to offer our full service through telephone, email, text-message or letter. We did this through paid staff working full-time from home while one staff member worked in the office every weekday answering calls from service users between 10am and 2pm, Monday to Friday, as well as answering calls from other organisations on our ex-directory number.

We provided our staff who were working from home with work mobiles to make calls to, and receive calls from, service users. They also had printers, protected laptops and

scanners and a supply of headed paper, stamps and online access to our internal forms. They all had access to our emails and could also remotely access our answerphone.

Face-to-face work

Not only were we able to remain open throughout the pandemic but we were able to resume face-to-face work, whenever possible, with our service users in between all the lockdowns as well as between the Tier 3 and Tier 4 restrictions we endured in this area.

Unfortunately, Covid-19 had a serious impact on the number of service users we could see face-to-face, and our service delivery shows a substantially reduced number of service users helped and advised in person and a much-increased number of people helped and advised by telephone, text, email and other digital means.

In 2019/2020, 40% of our service users were seen face-to-face. In 2020/2021, it was 12% and last year it was 22%.

Outreach service

This reduction in our face-to-face work was most pronounced in our Outreach service. Outreach was from 10am to

12 noon every Wednesday at the Herne Bay Citizens Advice office in Herne Bay in 2020/2021, and from 10am to 12 noon every Thursday last year. It was also from 1pm to 3pm every Wednesday at the Whitstable Umbrella Centre in 2020/2021, and from 1pm to 3pm every Thursday last year.

Outreach makes it easier and cheaper for residents of both these towns to access our service. In 2019/20 we saw: 106 people at our Whitstable drop-in; and 188 service users at our Herne Bay drop-in.

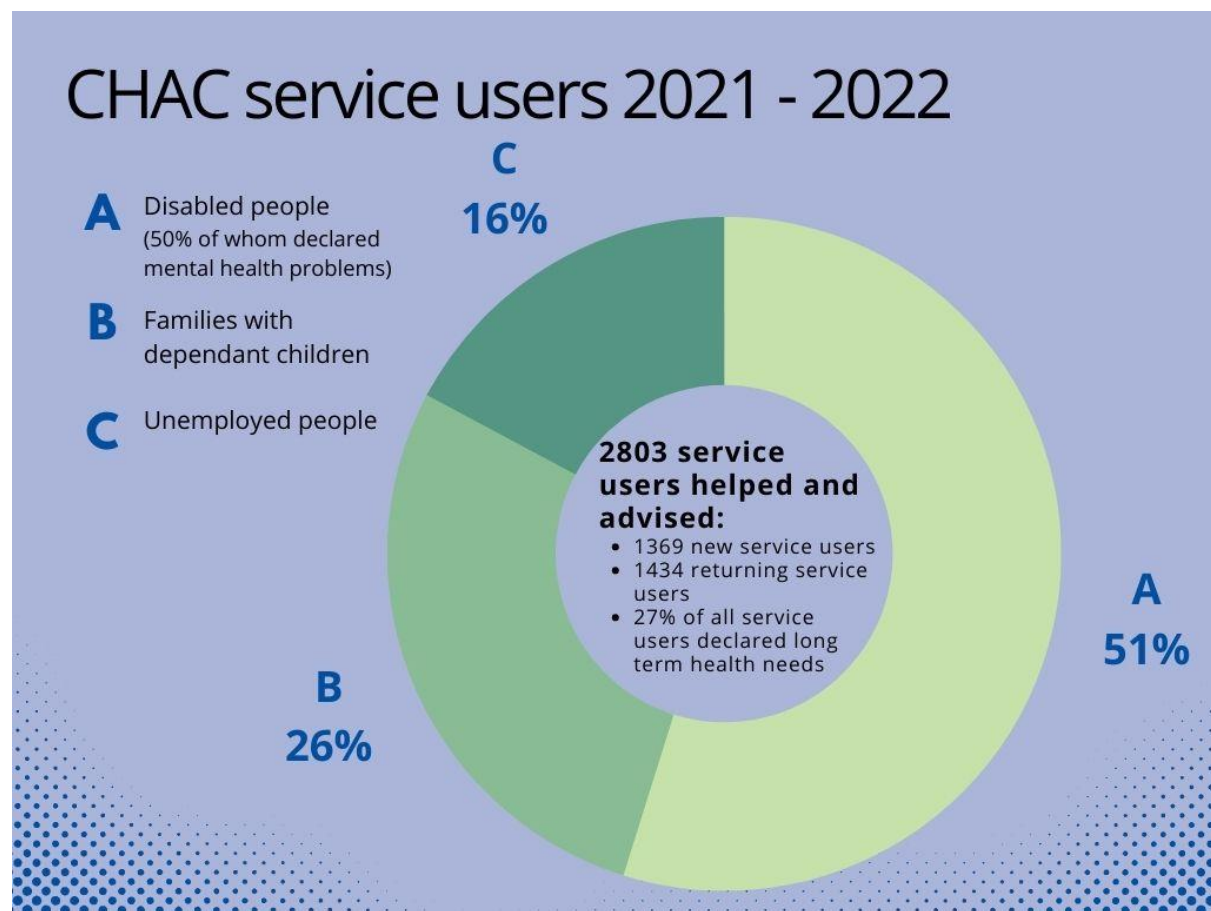
In comparison, in 2020/21 we only saw: one service user in the sole session we had in Herne Bay; and six people in the four sessions we were able to run in Whitstable.

In 2021/22 we saw 67 service users in Herne Bay and 43 people in Whitstable. This substantial drop in the number of people we were able to see face-to-face at our Outreach service was simply due to lockdowns and tier restrictions and the fact that the premises we used for our Outreach sessions were just not available.

Fortunately, we are now seeing an increasing number of people face-to-face. We continue to see our service users in person in our Canterbury office every workday between 10am and 2pm and to also see people face-to-face at our weekly Whitstable and Herne Bay Outreach sessions.

This is very important because many of our service users are vulnerable and don't have access to digital technology and 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.

People helped by CHAC



To summarise, in 2021/2022 Canterbury Housing Advice Centre's important and valuable work continued throughout the pandemic focusing on preventing homelessness and

reducing poverty and social exclusion, tackling disadvantage and increasing the well-being of people.

Given the severity of the pandemic it is quite remarkable that during this year we helped and advised 2803 people to resolve their housing problems including finding new accommodation compared to a total of 2,563 people in the previous year. 26% of our service users were families with dependent children; 51% were disabled (of which just over one half said that they had mental health problems); 16% were unemployed and 27% had long term health needs; 16% were employed. 1369 people were new users of our service and 1434 were returning individuals usually with different problems.

Of these 2803 people we did homelessness prevention work with 2556 people. 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. 53% of our 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. 24% 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 they were entitled to and 23% of our work involved welfare benefits.

The estimated annualised financial gains to our 2803 service users totalled £488,800.

Savings to City Council

The number of people at risk of losing their accommodation was 15% of our service users. This included people approaching us because of homelessness, or threatened homelessness, and the number of people approaching us because of the threat of eviction had increased from the previous year's 12%.

In 2019/2020, 22% of our service users contacted us about losing their accommodation. The reason that this number was lower in 2020/2021 and

last year was due to the coronavirus pandemic restrictions and Government support measures, in particular the extension of the notice periods required for repossession proceedings and restrictions on, and delays in, County Court evictions.

As County Courts re-opened, lockdowns ended and the moratorium on evictions was lifted from 31 May 2021, we have experienced a rise in demand for our services due to a substantial increase in the number of people seeking our advice and help especially with eviction and homelessness problems.

The estimated annualised savings to Canterbury City Council and, consequently to the tax payer, were £224,175 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.

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 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.

Apart from the above three paid staff, our core staff group consisted of four volunteers: Barbara Hobbs, James Price, Maggie Manicom and Sarah Scrase.

Barbara, James and Maggie 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.

Sarah was our Housing Support Volunteer (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).

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 and has worked for us for over five 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, December 2022



Paul Wilkinson

STATISTICS AND OUTCOMES

1 April 2021 – 31 March 2022

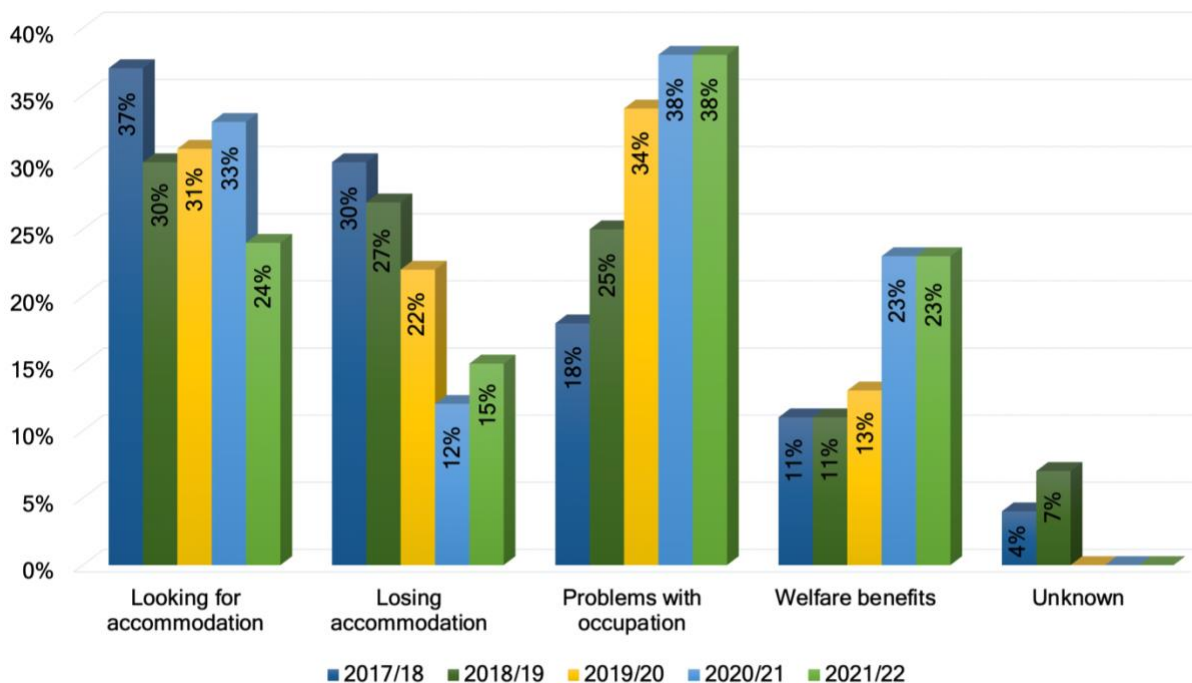
All statistics for 2021/22 are expressed as a percentage of the 2803 service users we saw

Busiest year ever

2021/22 was the busiest year ever for CHAC:

- We helped and advised 2803 people
- 1369 of these were different individuals
- We undertook work preventing homelessness with 2556 people.

Reasons for contact



A problem with occupation (including rent arrears, rent increases and advice on tenancy issues) was the most common reason for people contacting us. 38% this year which was the same as in 2020/2021. Again, there were no unknown reasons for contact in 2021/22.

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 24% compared to 33% 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. 15% of people contacted us about losing accommodation - up from 12% 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 (23%) is mainly housing benefit, local housing allowance, council tax support or universal credit problems.

Sources of referrals

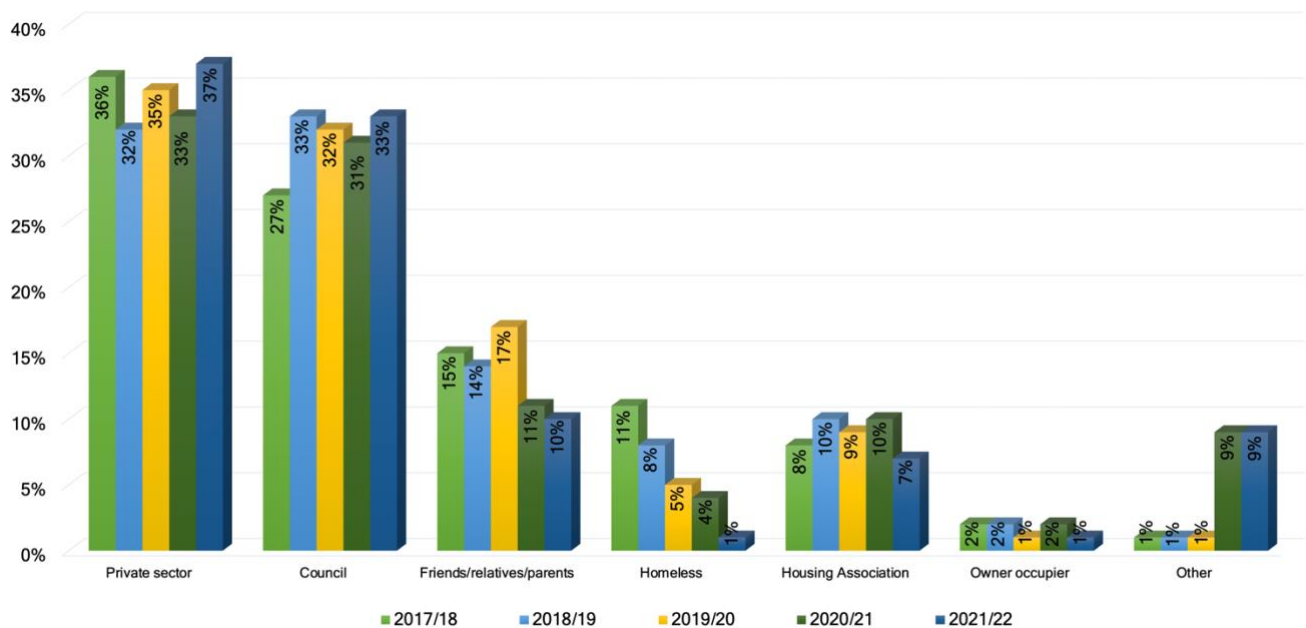
	2019/20	2020/21	2021/22
SELF/FRIEND/RELATIVES	89%	87%	85%
CANTERBURY CITY COUNCIL	4%	5%	7%
VOLUNTARY SECTOR	1%	1%	1%
SOCIAL SERVICES	1%	2%	1%
CITIZENS ADVICE	1%	1%	2%
SOLICITOR	0%	1%	1%
OTHER/UNKNOWN	4%	3%	3%

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

Housing status

The majority of our service users are vulnerably housed in insecure accommodation with over one third (37%) having tenancies in the private rented sector. One third were Council tenants (33%). 11% of service users were actually homeless (1%) or staying with friends or relatives (10%) at the point they approached CHAC, 7% were housing association, 1% were owner occupied and 11% were other/unknown.



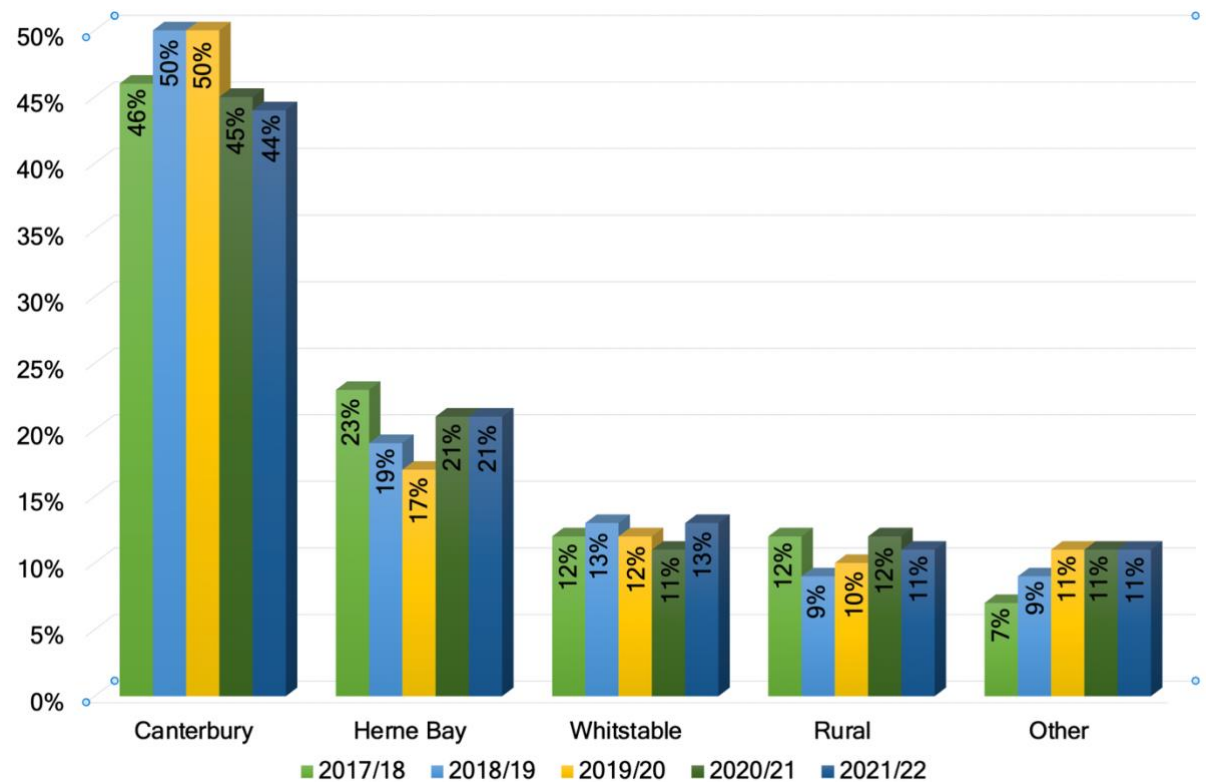
Location of service users

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 2021/2022, we ran 35 sessions in Herne Bay and saw 67 service users. We ran 44 sessions in Whitstable where we saw 43 people.

This was better than in 2020/21 when we only ran four sessions and saw six service users at our Whitstable drop-in, and only one session when we saw one service user at our Herne Bay drop-in, Outreach service.

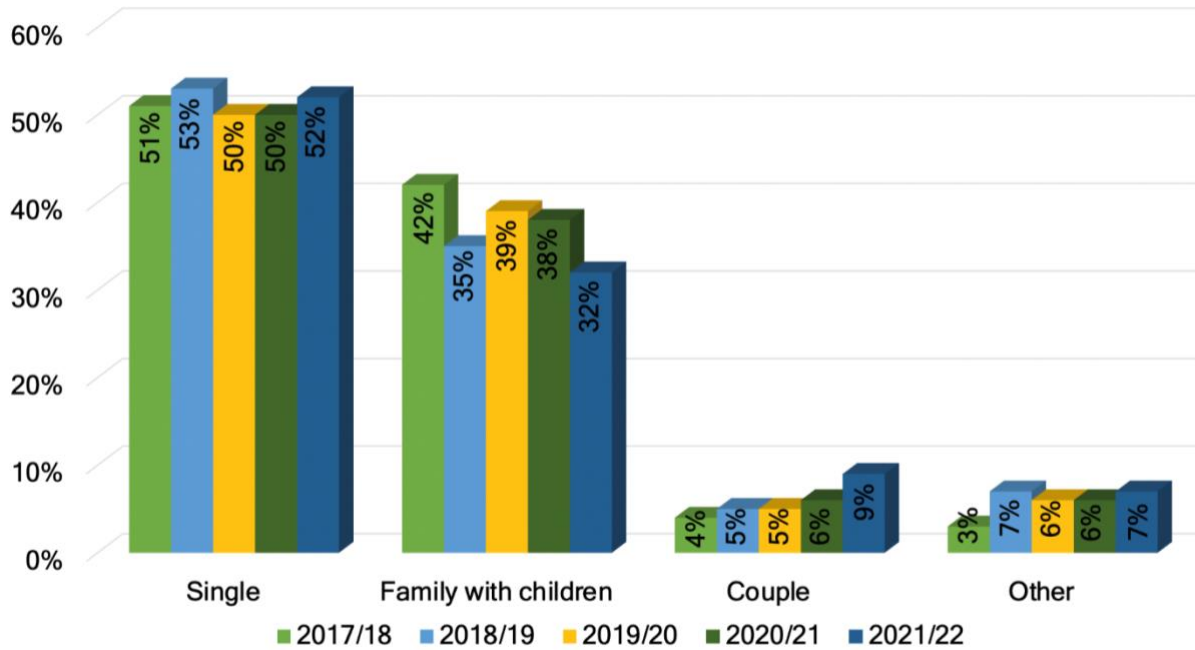
By contrast, before Covid-19 in 2019/2020, we ran 50 Outreach sessions in both Herne Bay and Whitstable and saw 188 and 106 service users respectively.



Family status

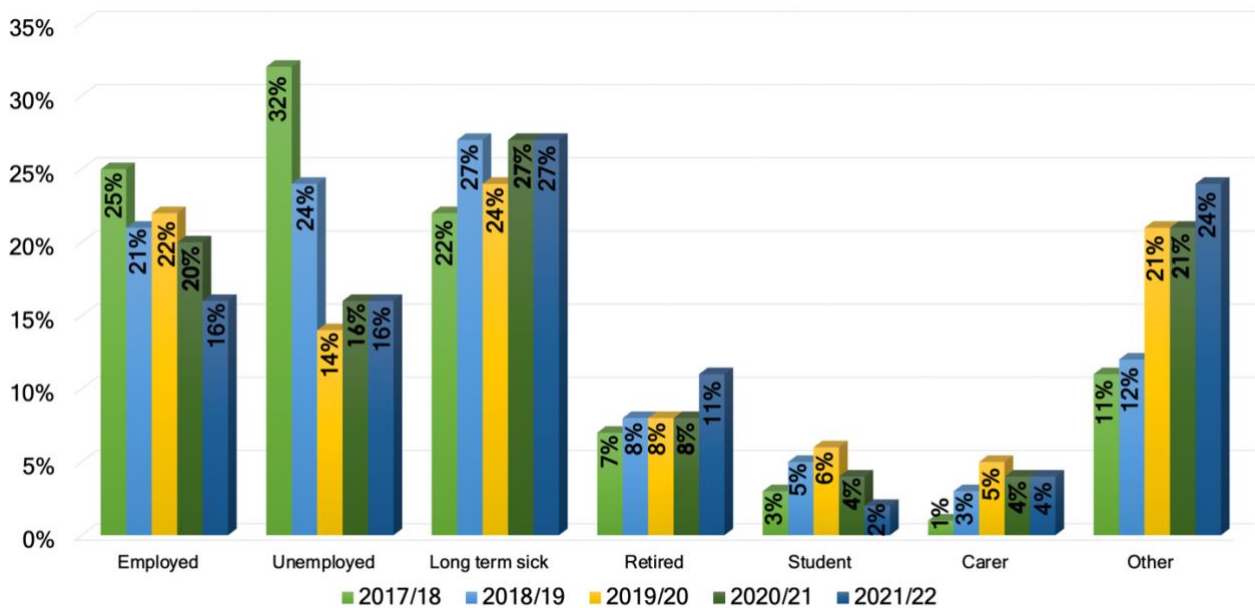
In 2021/2022, we supported 2803 service users to help resolve their housing problems including finding new accommodation:

- 26% were families with dependent children
- 51% were disabled (of which 51% said that they had mental health problems)
- 16% were unemployed and 27% had long term health needs
- 1369 people were new users of our service and 1434 were returning users.

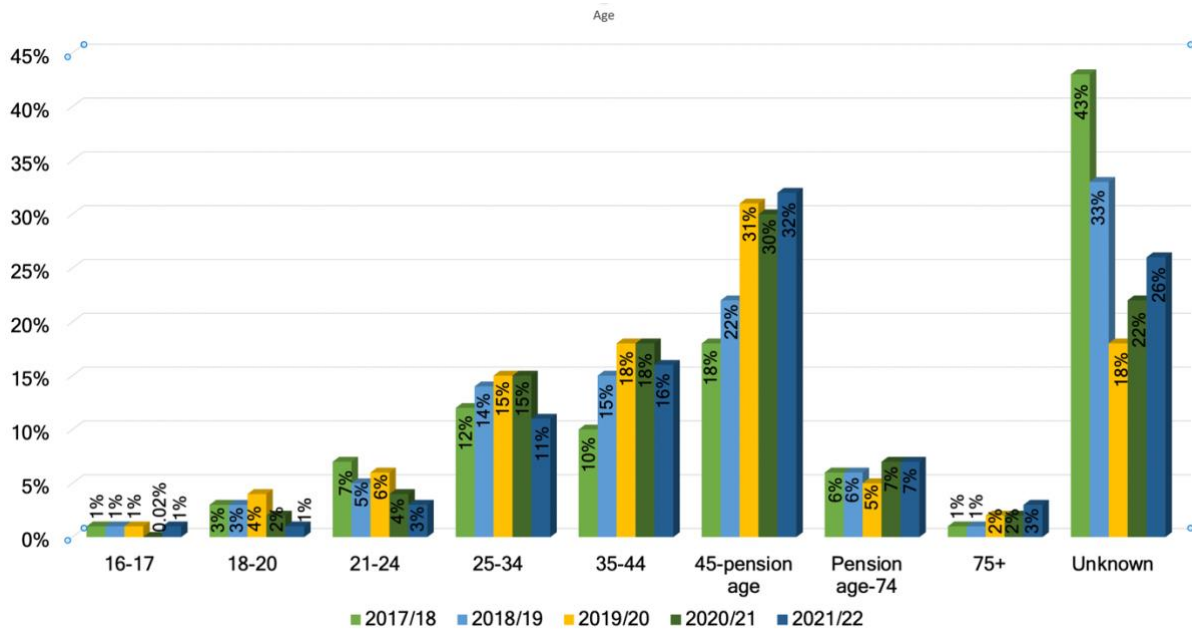


A majority of our service users are 'single', although many of our clients are families with children. Sometimes people will not disclose their personal status which explains the category 'other'. The majority of families we saw were families with dependent children (26% of our clients were families with dependent children and 6% were families with non-dependent children).

Employment status



Age of service users



Referrals

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

- Shepway Citizens Advice, which has a legal aid contract in housing
- Kent Law Clinic and Canterbury & District Citizens Advice with whom we have an exceptionally strong and positive working relationship.

Outcomes



PEOPLE HELPED BY CHAC

During 2021/2022, we...

...helped and advised 2803 people

1369 of the 2803 people we helped were different individuals

...undertook homelessness prevention work with 2556 service users



CHAC financial gains 2021/2022

Estimated annualised savings to Canterbury City Council (and consequently to the taxpayer) of: **£224,175**



£488,800

For CHAC service users

£171,295

For Canterbury City Council

Saved through housing benefit paid to tenants (reducing rent arrears) and council tax support secured for residents (increasing council tax receipts)

£52,880

For Canterbury City Council

Saved through not having to house homeless households in B&B or other temporary accommodation

TREASURER'S REPORT

Financial year April 2021 to March 2022

This information is provided on behalf of the trustees and is taken from our full financial statements for the year 1 April 2021 to 31 March 2022 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 are extremely grateful to have received the following sources of income for the financial year 2021/22:

- £7,203 Access to Justice Foundation Community Justice Fund Grant
- £13,797 Access to Justice Foundation Ministry of Justice Grant
- £57,862 Canterbury Citizens Advice
- £1,967 Co-operative Community Fund
- £15,000 Garfield Weston Foundation
- £5,000 Kent Community Foundation Lawson Endowment Fund for Kent
- £3,949 Kent Community Foundation The Auston Trust Fund Grant
- £10,972 London Legal Support Trust
- £7,000 Mrs Smith and Mount Trust

Our total income for the year was £111,606, which included grants, donations, and bank interest.

Expenditure

Total expenditure during the year was £118,739, which included staff, facilities, operational and administrative costs.

Reserves and cash

- We had total reserves of £125,691 as of 31 March 2022 (please see pages 3 and 8 of our annual accounts)
- Our restricted reserves totaled £2,298
- Our unrestricted reserves totaled £123,393

Jon King, December 2022



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.

Family of six saved from eviction

When Jessica came to CHAC, her rent arrears exceeded £1,600 and her family was at risk of eviction. Jessica was living with her husband Ben, three dependent children and one non-dependent son.

As a secure tenant of Canterbury City Council, Jessica was in breach of a 2019 court order to pay her rent in full plus £10 each week towards her rent arrears. (Had Jessica kept to this court order, all rent arrears, plus court costs of £394, would have been cleared.) Now, the Council was about to apply to Canterbury County Court for an eviction.

How CHAC helped

Jessica was in receipt of Universal Credit (UC), but we found that UC was not covering her rent in full. And a monthly shortfall of £35 meant Jessica's rent arrears were continuing to mount.

We also found that UC was deducting £75 from Jennifer's monthly housing costs because her eldest son (who

lived with the family) was 22 years old. On our advice, Jennifer agreed to pay her son's monthly rent of £75 direct to the Council. This was in addition to the housing costs being paid to the Council by UC.

Discovering that UC had not been informed of Jessica's rent increases, we secured Jessica's consent to update her UC claim with the correct rent details.

Jessica began paying her monthly rent in full, plus £40 off her rent arrears, and we agreed to negotiate with the Council. We also applied for a Discretionary Housing Payment (DHP) from the Council to prevent the family becoming homeless.

The outcome

A DHP of £650 was awarded to reduce Jessica's rent arrears. The Council agreed to take no further action to evict the family on condition that the rent (plus £40 towards rent arrears) be paid in full each month

Risk of eviction avoided for man refused UC housing costs

Paul, a single man, had moved from specified accommodation into private rented accommodation, but the Department for Work and Pensions (DWP) was refusing to pay his housing costs.

Paul's rent had previously been covered in full by housing benefit. But his new assured shorthold tenancy cost £135 per week and housing benefit would only cover the single room rent of £78 per week. Universal Credit (UC) housing costs would cover his new rent in full as he was over 35 years of age.

DWP agreed to pay Paul his UC living costs but refused to pay housing costs because they said he was still living in specified accommodation. The DWP advised him that housing benefit was responsible for his rent.

How CHAC helped

We challenged DWP and provided confirmation from Canterbury City

Council that Paul was not living in specified or temporary accommodation. We also liaised with Paul's landlord, assuring them that Paul's rent would eventually be paid in full.

The outcome

DWP accepted that Paul was entitled to UC housing costs and made a backdated payment to pay his rent in full. However, instead of paying £1,755 direct to the landlord, the money was paid direct to Paul. Aware that this was going to happen, we informed the landlord and contacted Paul. We were able to ensure that Paul paid the money to his landlord as soon as he received it.

We then made sure that UC would pay future housing costs direct to Paul's landlord. We also checked that this would, and did, happen. As a result of our help, Paul was able to clear his rent arrears and the risk of eviction was avoided.

Disabled woman saved from incurring rent arrears

A missed voicemail message meant Anne, a single woman with disabilities, was facing the risk of incurring rent arrears when moving into new ground floor accommodation.

Anne was living in an assured tenancy with a Housing Association but had requested CHAC's help with making an application to Kent Homechoice for a bungalow. She was in receipt of Employment & Support Allowance as well as housing benefit.

Anne's Homechoice application was successful and she was offered a bungalow by Canterbury City Council. A message confirming the offer was left on Anne's mobile voicemail. Unfortunately, Anne did not become aware of the offer (or the voicemail message) until she was told about it by CHAC. Although Anne was delighted to accept the offer, the new tenancy was due to begin in 10 days and her current Housing Association tenancy required four weeks' Notice to Quit.

How CHAC helped

We negotiated with Anne's Housing Association to reduce the required Notice to Quit to one week, ending on a Sunday. This saved Anne from having to pay an extra three weeks of rent.

We also helped Anne secure weekly housing benefit payments of £89 and weekly council tax support payments of £19 from the start date of her new Council tenancy. And we secured overlapping housing benefit of £87 to cover the final week of rent on Anne's Housing Association property. Finally, we liaised with Canterbury City Council to ensure that Anne was given a secure tenancy for her bungalow.

The outcome

As a result of our assistance, Anne has been able to move into a Council bungalow with a secure tenancy, without incurring any rent or council tax arrears.

Cancellation of claim for overpaid housing benefit

When Deborah moved to Dover and set up her own business, Dover District Council decided to conduct a review of her housing benefit - this included a review of previous housing benefit received from Canterbury City Council and resulted in a claim for overpaid housing benefit of £1491.

The claim for overpayment by Canterbury City Council was made on the grounds that Deborah had exceeded the amount of capital allowed for claiming housing benefit.

How CHAC helped

We had previously helped Deborah with her housing benefit claim when she was the sole tenant of a private rented property in Herne Bay.

We looked back at the advice we had given Deborah in relation to her housing benefit entitlement and prepared a response to the Council. Some of the capital resulted from back payments of Personal Independence Payment (PIP), housing benefit and working tax credit due to the fact that Deborah had won a PIP appeal - money which could be disregarded for

the purpose of ascertaining the amount of her capital.

The remainder of the capital was money from Deborah's grandmother - this was held on a resulting trust and could also therefore be disregarded.

The outcome

Canterbury City Council accepted that the money which Deborah had received was to be disregarded for the purposes of assessing her capital, and the claim for overpayment of housing benefit of £1491 was cancelled.

Rent arrears cleared after death of tenant's son

Gerry had been living as a secure tenant of a three-bedroom property with his adult son and baby grandson but, when his son died and his grandson left to live elsewhere, he was faced with having to pay bedroom tax in addition to existing rent arrears.

Gerry's rent arrears totalled £700. Universal Credit (UC) paid Gerry's housing costs and sent a monthly rent arrears payment of £24 direct to Canterbury City Council. The introduction of a bedroom tax for two spare rooms left Gerry unable to pay his rent shortfall let alone pay anything off his rent arrears.

How CHAC helped

We went with Gerry to Canterbury Jobcentre to correct the housing costs in his UC claim. This resulted in Gerry receiving an extra £17 of UC every month. We helped Gerry successfully apply for a weekly Discretionary Housing Payment (DHP) of £25 to pay his bedroom tax for 13 weeks. This enabled Gerry to pay his rent in full

plus £41 off his rent arrears every month.

We also helped Gerry apply to the Council's Assisted Moves scheme to enable him to downsize from his three-bedroom property to a more suitable one-bedroom flat. As this took more than 13 weeks, we helped Gerry successfully apply for another weekly DHP of £25 for a further 13 weeks to allow him time to move.

The outcome

Cooperation between Canterbury Housing Advice Centre and the Council's Assisted Moves Scheme not only prevented Gerry from being evicted and becoming homeless, but also led to him being suitably rehoused.

Housing benefit and council tax support secured for pensioner

Jim was a secure Council tenant who had just become a pensioner. His State Pension was too high for him to get any pension credit. Previously, when under state retirement pension age, his savings of just over £16,000 had prevented him from getting any housing benefit or council tax support.

How we helped

Now that Jim was a pensioner - and his income had dropped to just under £16,000 - we advised him he was entitled to housing benefit and to council tax support.

The outcome

We helped Jim claim both housing benefit and council tax support. He was awarded weekly housing benefit and council tax support payments of £109 and £24 respectively. Both were backdated to when he had reached pension age.

Housing Association persuaded not to evict family

Janine and her partner had two children and were joint assured tenants of a local Housing Association. As they had failed to keep to agreed repayment arrangements for rent arrears of just under £3,000, their landlord had applied to Canterbury County Court and their case was listed for a face-to-face hearing.

Janine worked full-time but her husband was ill and could not work so they were also in receipt of a small monthly amount of Universal Credit (UC). On several occasions, Janine had to take time off work to visit her husband in hospital and to care for him when he was discharged home.

How CHAC helped

We advised Janine on her rent arrears and on the possession order sought by the landlord. Initially we negotiated a new monthly arrears repayment of £55. We also gained the landlord's agreement to a suspended possession order with the tenants paying the landlord's legal costs of £325. A subsequent and successful application for a Discretionary Housing Payment

of £2,795 cleared most of Janine's rent arrears.

The outcome

We persuaded the Housing Association to agree to adjourn the court hearing with liberty to restore. This was on condition that Janine and her husband paid £55 each month off their remaining small rent arrears and paid no legal costs.

Pensioner saved from being evicted for rent arrears

Michelle was a Council tenant on pension credit - all her rent and council tax was paid by housing benefit and council tax support. When a misunderstanding resulted in Michelle's benefits being stopped, she accrued rent arrears in excess of £2,700, with arrears increasing by £106 per week.

The Council's Benefits Department believed there might be two people living with Michelle and had requested more information. Michelle had written a confusing letter in response which led the Council to believe that there were two people living with her, both of whom were thought to be working full-time and on high wages. The resulting non-dependent deductions meant that Michelle was no longer entitled to housing benefit or council tax support.

How CHAC helped

After we discussed the situation with Michelle, it was clear there was nobody living with her - the two people concerned were just friends and not occupiers of her property.

The outcome

We made a successful appeal for Michelle which resulted in the reinstatement of weekly housing benefit payments of £106 and the receipt of a backdated housing benefit payment of £2,763. This cleared all outstanding rent arrears. Michelle's Council tax support was also reinstated from the month it had been stopped, clearing all her council tax debts.

Finally, as Michelle had health problems, we advised her to make a claim for Attendance Allowance. Michelle agreed and we arranged for her to get advice from Canterbury & District Citizens Advice.

Better, alternative accommodation found for tenant

CHAC was approached by a Universal Credit (UC) work coach from Canterbury Job Centre with concerns about the housing conditions of a UC claimant called Magda.

Magda, a single woman who spoke little English, was stressed and depressed about the House in Multiple Occupation (HMO) in which she was living. Magda tried to avoid going to her HMO, staying away from it for as long as she could.

Her work coach told us that Magda's bed, a mattress on the floor, was infested with bedbugs and that the property was infested with rats. The fridge didn't work properly and Magda's food, which went off very quickly, was making her ill. The male tenants in the HMO disliked Magda as she was from a different EU country. They harassed her and pressurised her to have sex with them.

Magda was fearful of complaining about her living conditions to the Council's Housing Standards section. She said the landlord was friendly with the other tenants and she was worried her life could be made even more

miserable if she made a complaint. She had also been advised by a Council Housing Officer that the Council would not rehouse her if she were to make a homelessness application.

Magda was desperate to seek better, alternative accommodation, but finding affordable, private rented accommodation in the Canterbury district is extremely difficult for people on benefits. Landlords generally require one month's rent as a deposit, one month's rent in advance as well as a working and home owning guarantor.

How CHAC helped

CHAC told Magda's work coach about a project in Canterbury called Canterbury Local Link (CLL) offering single rooms, at an affordable rent, to local people.

Magda was very interested so her work coach arranged a meeting with CHAC (and an online translator) at Canterbury Jobcentre. CHAC helped Magda complete a CLL application form and referred her to CLL. CLL agreed to interview Magda and her work coach at the Jobcentre.

The outcome

Magda has now been offered an assured shorthold tenancy of a single room in a shared house by CLL. However, Magda wanted to view a couple of the shared houses before accepting as she was worried about sharing. If she decides to accept CLL's offer she will be moving in without having to pay any rent in advance or deposit and her rent of £135 every week will be paid in full by her UC housing costs.

Rent arrears totalling £6,000 written off

Colin was living in a room in a shared house and was in rent arrears. He had managed to find a new property - a studio flat - but did not have the resources to pay his first month's rent or the rent deposit.

helped ensure that Colin would not fall into rent arrears again.

How CHAC helped

We advised Colin to make a homeless application to Canterbury City Council. The Council agreed to pay the first month's rent and the rent deposit. We liaised with the Council and the agents acting for the landlord and Colin was able to sign the tenancy and move into the property. At the same time, we also began negotiations with the landlord of Colin's old property

The outcome

We were able to secure an agreement with Colin's former landlord for his tenancy to be surrendered without giving notice and for his rent arrears of £6,000 to be written off.

We also helped Colin claim council tax support and to arrange for his Universal Credit housing costs to be paid direct to his new landlord. This

Widower prevented from becoming homeless

Harry was an assured tenant of a local Housing Association who amassed rent arrears totalling almost £5,000 after his wife died.

Harry had been living in a three-bedroom property with his wife for many years without every incurring rent arrears. It was his wife who had always dealt with their financial matters but she died, sooner than expected, after becoming terminally ill during the Covid-19 pandemic.

Harry had begun claiming Universal Credit (UC) shortly before his wife's death but was unaware of the need to claim housing costs for the rent. As a result, Harry's rent arrears began to mount by more than £100 a week.

Harry shut down after the death of his wife and became unable to cope due to his physical and mental health problems. He also had several heart attacks.

It was nearly one year before Harry claimed his UC housing costs for the rent but, by then, his rent arrears had reached almost £5,000. Harry's landlord had served a Notice of

Proceedings for Possession on him, and the housing association threatened to evict him.

Once Harry's housing costs began being paid to the Housing Association by UC, he was still unable to pay a weekly rent shortfall of £30 (caused by the bedroom tax for two rooms) and he was also unable to pay off his rent arrears over a reasonable period of time.

How CHAC helped

As Harry had serious physical and mental health problems, we advised him to claim Personal Independence Payment, and began negotiations with his Housing Association. Initially, the Housing Association was not prepared to let him move to a one-bedroom property - unless he cleared all his rent arrears.

We applied to the Council for a Discretionary Housing Payment (DHP), asking them to pay off all Harry's rent arrears. This application was refused. We negotiated further with the Housing Association and succeeded in persuading them to agree to moving

Harry to a one-bedroom flat if he was able to clear half his rent arrears.

The outcome

We appealed the Council's refusal to pay a DHP for half of Harry's rent arrears and to pay his rent shortfall for the bedroom tax for one month. This appeal was successful and a DHP of £2,591 was paid to Harry's Housing Association. This intervention prevented Harry's eviction and enabled him to move to a one-bedroom flat.

Single-parent family helped with claiming housing costs

Jane was struggling to pay her monthly rent because she had not claimed her housing costs from Universal Credit (UC).

Jane was a single parent, with one dependent child, living in an assured shorthold tenancy in private rented accommodation. Although she was self-employed, Jane was in receipt of UC because her earnings had dropped.

How CHAC helped

When Jane approached us, she had been borrowing money from friends and family - and anywhere else she could - to pay her monthly rent of £750 and to avoid incurring rent arrears. This was because she had not claimed her housing costs from UC.

The outcome

We helped Jane claim monthly housing costs of £750. The Department for Work and Pensions paid her UC in full from August. This meant that Jane was now able to maintain her tenancy.

Eviction of pensioner prevented

Evie was a retired, single Council tenant aged 72 with rent arrears totalling almost £3,000. Her housing benefit did not cover all her rent so there was a weekly rent shortfall of £36. But neither the rent or rent shortfall had been paid since Evie moved in to her Council flat.

The Council tried to contact Evie about her rent arrears without success and had received reports that she was not living in her flat. A Notice of Seeking Possession was served, and a date secured for a court hearing.

How CHAC helped

Evie contacted us by telephone but sounded confused. She couldn't remember her telephone number and then ended the call unexpectedly. The Council also contacted us to ask if we could help Evie as they were going to ask the Judge for an outright possession order at the court hearing.

The Council gave us Evie's address and telephone number but although we wrote to her, rang her and texted her, we got no response. Fortunately, Evie had a social worker who contacted us and agreed to bring her in to see us.

Whilst they were with us, we liaised with the Council's Housing Department.

Evie's state pension and pension credit totalled £182 per week. She was also getting a weekly Personal Independence Payment (PIP) of £61. After working through her budget carefully, we determined Evie could afford to pay a weekly rent of £60. This would pay off both her rent shortfall and rent arrears every week, clearing all her rent arrears in two years.

We put this proposal to the Council who accepted it on condition Evie made weekly rent payments of £60 prior to her court hearing. If Evie's weekly payments were made, the Council also agreed to seek a suspended possession order at the forthcoming court hearing instead of an outright eviction order.

The outcome

To ensure Evie's rent would be paid, we accompanied Evie to her bank and set up a standing order for £60 to be sent to the Council each Monday, the day on which both her pension and pension credit were received.

We also accompanied Evie to court. As there was no defence to the suspended possession order, and as this was agreed by all parties, the Judge made the order. The Council also successfully applied for court costs of £424. However, Evie was not evicted and has continued to pay off her rent arrears by £24 every week.

Tenant prevented from becoming homeless

Tracey was already claiming Universal Credit (UC) when she moved into private rented accommodation. But when she changed her address with the Department for Work and Pensions (DWP), it became apparent that the claim for UC housing costs had not been made correctly. UC refused to pay housing costs for Tracey's rent.

told us that they would continue to have Tracey as a tenant.

After two months of rent arrears, Tracey's landlord threatened to serve her a Notice.

How CHAC helped

When Tracey came to see us, we told her landlord we would help resolve her rent arrears. We were also able to find out from UC what Tracey needed to do to get her housing costs into payment.

The outcome

UC paid her rent in full by awarding her housing costs and backdated this to the start of her assured shorthold tenancy. As her housing costs were paid directly to her landlord, all Tracey's rent arrears were cleared. The landlord was very pleased and

Housing benefit reinstated, clearing tenant's rent arrears

Angela accrued nearly £1,700 in rent arrears after her housing benefit was incorrectly cancelled by Canterbury City Council.

Angela was a secure council tenant, living with her partner and three dependent children. As her partner was self-employed, Angela was required to submit his self-employed financial details to the Council's Benefits Department every year. Although Angela had done this, she had not correctly listed her partner's allowable business expenses. As a result, the Council decided her partner's income from his business was too high for them to qualify for any housing benefit and cancelled her weekly payments of £93.

How CHAC helped

Angela approached us for advice. We helped her seek a review of the Council's decision and provided proof of her partner's allowable business expenses to the Council. However, the Council miscalculated the figures once again and reiterated that Angela was not entitled to housing benefit.

The outcome

We helped Angela request a further review of this decision and contacted the Housing Benefit Payments Officer dealing with her claim to advocate on her behalf. By carefully discussing her partner's expenses, the Payments Officer finally agreed that Angela was entitled to housing benefit. Angela's weekly housing benefit payments were reinstated at the correct (and higher) rate of £107 from when they had been stopped, enabling her to clear her rent arrears in full.

Help for pensioner who could not read or write

Canterbury City Council suspended housing benefit payments for Bridie, a 67-year-old pensioner with a secure council tenancy, when she failed to complete a Benefit Review form.

Bridie was from a traveller background and could not read or write.

How CHAC helped

CHAC helped Bridie complete a Benefit Review form which enabled her weekly housing benefit payment of £112 to be reinstated.

When Bridie came to see CHAC in June 2021, one of the other matters discussed was her health. Bridie had COPD (Chronic Obstructive Pulmonary Disease) and told us she didn't like going out as she hadn't yet had a Covid-19 vaccination. Bridie's son and daughter (who lived with her) also had some health problems, but they had not been vaccinated either. Bridie had expected her GP to arrange the vaccinations but when that failed to happen, she didn't know how to sort it out and none of her family were computer literate.

The outcome

As Bridie also had mobility problems, we booked her an appointment at the level access vaccination centre at the Canterbury Odeon for the following day. An appointment for her daughter was also secured at the same time and place. Her son was working and needed to speak to his employer so we gave Bridie the telephone number he could use to arrange an appointment at a time to suit.

Rent arrears totalling £8k cleared for mature student

Alan was a mature student, living in a self-contained flat, who fell into rent arrears and was served with a section 21 notice.

Alan had previously supplemented his student loan with income from two part-time jobs but he lost both jobs during the Covid-19 pandemic.

How CHAC helped

We established that, although a deposit had been paid when the tenancy was granted, the information required at law to be given in relation to the deposit had not been given to either Alan or the person who paid the deposit. Neither had this information been given when the original term granted by the tenancy expired (and a statutory periodic tenancy came into force), or at any time before the section 21 notice was received.

This meant the section 21 notice was invalid and consequently the landlords claim for possession would fail.

Further, it meant that the landlord was liable to pay a penalty of between one and three times the amount of the deposit on account of the failure to

provide the information regarding the deposit at the time the tenancy was granted and also at the time a statutory periodic tenancy came into force.

The outcome

The landlord was facing the prospect of having to serve a new section 21 notice which would be of six months duration. Consequently, the landlord made a proposal to write off the rent arrears of over £8,000 and offered Alan an incentive payment of £1,000 in return for his agreement to vacate the property in 14 days. Alan was able to find alternative accommodation and accepted the proposal.

CHAC prevents court bailiffs from evicting family

Chloe faced an immediate threat of eviction when her income fell during the Covid-19 pandemic and she found herself unable to meet the terms of an earlier court order.

Chloe had a secure Canterbury City Council tenancy and lived with her non-dependent daughter. She was employed and her income was supplemented by Universal Credit. Previously, in June 2019, we had assisted Chloe in court and secured the suspension of a bailiffs' warrant for possession. A court order issued at the time required Chloe to pay her current rent plus £30 each week towards rent arrears of just over £2,300.

Chloe kept to this court order and her rent arrears fell to just over £1,000. But, during the Covid-19 pandemic, Chloe's income from employment dropped and her rent arrears began to increase again.

By the time Chloe contacted us in April 2021, her rent arrears had risen to over £1,900 and the Council was threatening to apply to Canterbury County Court for an immediate eviction by the bailiffs.

How CHAC helped

After reviewing Chloe's financial circumstances, we made a realistic offer to the Council for Chloe to pay her rent in full plus £80 towards her rent arrears each month. This offer was refused. The Council insisted Chloe clear all her rent arrears and court costs. The Council's position was very firm - an eviction by the court bailiffs was to be secured as soon as possible.

We advised Chloe to pay what we had offered. Chloe agreed to make weekly payments and said she would try to pay more. In the end, Chloe not only paid £80 towards her rent arrears each month as proposed, but also paid more from the time that she first contacted us.

At the time (and prior to 31 May 2021), the Government's restrictions on evictions meant the court was unable to evict Chloe unless her rent arrears exceeded more than six months' rent. We advised Chloe that if the Council were to write to the court to request an eviction by the court bailiffs, either the court would refuse, or we would apply to court to stop the eviction as her rent

arrears (including court costs) amounted to less than six months' rent.

Chloe continued to pay as much as she could and rapidly reduced her rent arrears to £1,600 in just over two months. In view of this, at the end of June, Chloe agreed to increase her rent repayment offer to £100 towards her rent arrears each month.

her rent arrears. She is now paying off her court costs.

Although Chloe's N244 cost £50 (she was not entitled to any reduction in this court fee), she has avoided the stress of getting a date for the court bailiffs to evict her. She has also avoided incurring additional court costs which would have amounted to at least £121 (for the warrant fee).

The outcome

We negotiated with the Income Recovery Manager in the Council's Legal Department and secured their (reluctant) agreement not to request an appointment for Chloe's eviction by the court bailiffs.

CHAC was allowed to apply to the court to vary Chloe's court order to an order suspending the warrant for possession. This was on condition that Chloe pay her current rent plus £100 towards her rent arrears each month. We sent Chloe's N244 (application notice) to Canterbury County Court with the claimant's (Council's) consent to this variation and the court varied her order. After this, Chloe kept to the court order and was able to clear all

Rent arrears cleared for victim of domestic violence

Mother-of-two Emily incurred rent arrears exceeding £4,000 after being rehoused due to domestic violence.

Emily had been a secure tenant living in Canterbury with her baby and dependent child. The father of her eldest child was a regular visitor and moved in with Emily at the beginning of the first Covid-19 lockdown. During this time however, the man became violent towards Emily and she was forced to make a homelessness application to the Council.

Emily was rehoused in Dover. Canterbury City Council paid her housing benefit for the temporary accommodation in Dover but did not pay any housing benefit for her accommodation in Canterbury.

Due to some bad advice Emily had received, and the trauma of the violence she had suffered, there was some miscommunication with the Council - the Benefits Department believed Emily was not going to return to her secure Council property in Canterbury and, with rent arrears approaching £4,000, the Council wanted to regain possession.

How CHAC helped

Emily contacted us in April to say she felt safe to return to home. On our advice, she gave notice to end her temporary accommodation in Dover and moved back to Canterbury. We helped Emily get housing benefit back into payment for her accommodation from the date of her return.

Working in cooperation with the manager of the Council's Income Recovery Team, we also sought to reinstate backdated housing benefit for Emily's accommodation in Canterbury. This was not easy; Emily and her mother had previously told the Council's Housing Benefits Department that she could not return to her secure Council tenancy because of the violence she had suffered.

The outcome

The Department eventually accepted our argument that Emily had always intended to return as she had not given Notice to Quit to end her tenancy in Canterbury. Emily received backdated housing benefit of £4,000, clearing all her rent arrears.

Universal Credit persuaded to pay tenant's rent in full

A misunderstanding about joint tenancy led to Freya being informed by Universal Credit (UC) that she was only entitled to half her rent and that she had been overpaid for one year by more than £2,200.

Freya was a secure council tenant with a young dependent child. Freya's housing costs (ie her rent) were covered by monthly UC payments.

The Council change their rents every year on the first Monday in April. When Freya's rent increased in April this year, she reported her rent increase to UC. This is a routine procedure done online but includes a question about whether anyone else is on the tenancy. Freya answered "yes" to this question as her ex-partner was still a joint tenant of the property. However, he had left the property - permanently - four years ago.

UC then informed Freya that she had been overpaid by £2,206 for one year. She was told she was only entitled to half the rent because she was a joint tenant with another person. In addition,

Freya was told that, from now on, UC would only pay £194 each month for her housing costs. This only covered half her rent.

Freya contacted UC in an attempt to sort out the confusion, but UC refused to change their decision.

How CHAC helped

Freya contacted us, and with her consent, we accessed her online UC claim on 7 May to request a Mandatory Reconsideration. In our submission, we explained why Freya was legally entitled to be paid housing costs equal to her full rent under the UC Regulations.

The outcome

On 10 May, UC responded with an apology and confirmed the claim for UC overpayment had been cancelled. Freya was told her housing costs would be paid in full without a break. She had only been paid half her UC housing costs for one month but UC have now paid the housing costs of £194 that she was owed for this month.

Flexible secure Council tenant saved from becoming homeless

Gary had accrued rent arrears of more than £2,500 putting his flexible secure Council tenancy in jeopardy and placing him at risk of becoming homeless.

The Council can legally refuse to renew a flexible secure tenancy (and evict the tenant) when a tenancy expires if, for example, the tenant has rent arrears.

Gary had a five-year flexible tenancy and lived with his two dependent sons aged 18 and 19. He also had rent arrears of £2,523. The Council served Gary a Notice stating that the Council did not propose to grant him another tenancy when his current tenancy expired. As was required, this Notice was served at least six months before the end of Gary's tenancy.

How CHAC helped

As a tenant, Gary had the right to request a Review of this decision. We helped Gary make this request and attended the Review Hearing with him online (via Microsoft Teams). This was our first (and the Council's first)

Review Hearing for a flexible secure tenancy.

Our appeal was based on Gary clearing all his rent arrears by the end of March 2022. We advised that Gary's rent would be covered via UC housing costs but that Gary would also pay an extra £50 rent every month. The remaining rent arrears would be covered by applications submitted for a Discretionary Housing Payment (DHP) and a Homelessness Prevention Grant.

The Council agreed not to evict Gary and to give him a secure tenancy if all his rent arrears were cleared as proposed.

The outcome

Gary subsequently paid his rent in full plus £50 towards his rent arrears each month. The DHP paid half his rent arrears and the Council's Homelessness Team paid a homelessness prevention grant for the other half. As Gary cleared all his rent arrears, he and his two dependent sons were not evicted. He has now been given a secure Council tenancy.

CHAC helps tenant secure accommodation after S21 notice

Gail turned to CHAC when she needed to find new accommodation after being served a section 21 notice.

Gail was a single person on housing benefit and Employment & Support Allowance. Her landlord had sold the property and the new landlord was evicting Gail in order to redevelop it. Gail had received a valid section 21 notice requiring possession and the landlord had complied with all legal requirements to get a possession order from the court.

Gail was not in priority need and so could not be rehoused by the Council. She wanted to find alternative private rented accommodation before her section 21 notice ended and her landlord took her to court.

How CHAC helped

We helped Gail find and secure a one-bedroom flat, at an affordable rent, in Herne Bay. We negotiated with the landlord so that Gail didn't have to pay a deposit but there was still a requirement for Gail to pay one month's rent in advance.

The outcome

We helped Gail successfully apply for a Discretionary Housing Payment to cover the payment for one month's rent in advance. After she moved in, we also secured Gail a weekly housing benefit payment of £136 plus council tax support of £16.

Council tax debt written off for victim of violent attack

Amanda and her daughter were living in a council property when they were attacked by her partner at the time. She spent some months in hospital and then went to live with her mother as her health was poor and she did not feel safe to go home.

She was then placed in temporary accommodation by the council and came to CHAC. During this time she had accumulated a large council tax bill.

How CHAC helped

We approached the specialist who had been treating her and also her GP and helped her to put together a request to the Council to write off her council tax liability under section 13(A) of the Local Government Finance Act 1992 (which gives a council the discretion to reduce a council tax bill to nil).

The outcome

The council agreed to her request and her council tax debt of nearly £1700 was written off.

Help for tenants appealing rent increase

Gemma and Dan were joint tenants of a private rented property where the landlord had recently acquired the freehold and was proposing to more than double their rent.

The landlord issued a section 21 notice. At that time, due to Covid-19 legislation, there was a requirement for such notices to be of six months duration.

How CHAC helped

We advised Gemma and Dan that the section 21 notice they had been issued was not valid.

The landlord had also served a notice proposing an increase in rent under section 13 of the Housing Act 1988 from £625 per month to £1350 per month. We advised the couple that this notice was also not valid. We referred the matter to the First Tier Tribunal who upheld our view that the notice was invalid.

Tribunal allowed an increase in the rent from £625 to £790 per month.

The landlord also served a notice under section 8 of the Housing Act 1988. We advised that the sums claimed for rent arrears were not rent and could therefore be disregarded.

In the end, Dan vacated the property and Gemma found an alternative private rented property. We therefore negotiated a surrender of the tenancy so they did not have to give a Notice to Quit of over one month. This saved them from having to spend an additional monthly rent payment of £790.

The outcome

The landlord subsequently served a valid rent increase notice and the

Eviction of Council tenant with £10k+ rent arrears prevented

Sarah, a non-secure tenant who lived with her brother in a two-bedroom Canterbury City Council property, was facing eviction due to rent arrears exceeding £10,000. Sarah was disabled and had previously been in care.

Although employed, Sarah's wage was low and she was in receipt of Universal Credit (UC). Having not paid any rent since her tenancy began over two-and-a-half years ago, her rent arrears had exceeded £10,000.

Her brother also had serious physical and mental health problems. The Council served a Notice on Sarah and applied to the court to evict both her and her brother and a date was set for her court hearing. Sarah was advised to claim UC and came to CHAC for help.

How CHAC helped

We advised Sarah to start paying her rent in full. We also advised her to pay an additional £100 off her rent arrears every month. We established how much Sarah was paid each month so that we could calculate how much UC she would receive. We were then able

to tell Sarah how much she should pay to the Council each month to cover both her rent and the additional £100 towards her rent arrears.

We also helped Sarah make an application to the Council for a Homelessness Prevention Grant. Once Sarah began receiving UC housing costs, we were able to help her apply for a Discretionary Housing Payment (DHP) from the Council to help reduce her rent arrears. Sarah subsequently received a DHP as well as a Homelessness Prevention Grant from the Council.

The outcome

This money cleared all of Sarah's rent arrears and court costs. The Council withdrew their court application and the risk of eviction was lifted. Sarah was given a secure Council tenancy. We continue to assist Sarah, whose wages remain variable, with advice on the amount of rent she has to pay in addition to her UC housing costs. This has meant that she continues to pay her rent to the Council in full every month.

CHAC saves tenant over £2,000

Alice and her disabled son were living in private rented accommodation when they were served with a section 21 notice (also known as a 'no fault' notice) by the landlord.

The landlord, who wanted to regain possession of the property then started court proceedings for a possession order. Alice turned to CHAC for advice.

How CHAC helped

We were able to help Alice prepare and file a defence in court. In the meantime, Alice had been bidding on properties on Kent Homechoice and was fortunate to be successful in getting a property. We approached Alice's existing landlord to negotiate a settlement.

The outcome

Our negotiations enabled Alice to give up possession of the property without having to give notice to end her tenancy. In addition, we negotiated the return of Alice's deposit, without the landlord claiming any deduction.

She was also released from any breach of the terms of her tenancy and

was not charged for the costs of the court proceedings. This saved her over £2,000. Alice was, therefore, able to walk away from the property with no residual liability and no argument over the return of the deposit.