

Basic Mortgage Debt Advice for Local Authority Staff

What we are offering and why is it free

In response to an anticipated increase in mortgage repossessions the NHAS are designing a programme of training to develop the skills of advisers in Citizen Advice Bureaux's and other agencies to advise clients facing mortgage debt and deliver Court Desk services.

It has been identified that local authority housing options staff may also benefit from training in this area and the NHAS has received funding and are in a position to offer this training to local authorities for free.

A training course has been designed specifically for local authority staff and one local authority in 11 areas of England is being contacted to organise this training course as a regional event.

Once these initial courses have been delivered the course will be available to purchase from Shelter's training department – Shelter Training.

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Aims of the course

Repossessions and mortgage arrears are on the rise. Borrowers on fixed rate mortgages are finding that it is hard to find an affordable replacement when their current mortgage deal comes to an end. Some borrowers have taken on large mortgages – sometime for amounts greater than the value of the property – and can no longer meet their mortgage commitments. Unemployment, as well as food and fuel bills have been rising sharply with the threat that the number of borrowers facing repossession will grow even larger. The option of selling the property to pay off debt and starting again is reducing as property prices fall.

With the above in mind course aims to give local government officers the tools whereby they can assess the seriousness of the borrower's circumstances and identify options that might help them stay in their homes; however long this can be sustained. And ultimately if the home cannot be saved advise on local authority duties to assist those that become homeless.

At the end of this one-day course participants will be able to:

- Recognise how the advice given will change according to the different types of mortgage

- Explain who is entitled to help with mortgage interest payments and why this help does not cover the full amount of interest in most cases
- Give basic advise on how a client can cut mortgage costs, re-organise debt repayments, maximise income and prioritise outgoings with a view to avoiding repossession
- State the powers of the courts to prevent possession and what sort of orders District Judges can make
- Understand the scope of Time Orders and how they might assist borrowers with second loans
- Explain Local Authority duties to those who loose their homes

Where are the free sessions and how do I book a place?

One free session is running in each of the following areas ; Bedford, Bodmin, Kendal, Cirencester, Grantham, Harrogate, Haywards Heath, Maidstone, Northwich, Telford, Colchester. If you work for a local authority in any of these areas ad would like to attend please contact Tara Doyle on 0844 515 1160 or email tara_doyle@shelter.org.uk

Course Programme

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10.00	Registration
10.00	Introductions/day plan/objectives
10.15	What types of mortgage are there and does this affect any advice given?
10.25	EXERCISE
11.00	Increasing Income – discussion about options
11.15	Eligibility for income support mortgage interest (ISMI)
11.30	Break
11.45	CASE STUDIES - ISMI
12.15	Options for reducing expenditure - participants to read through information and share ideas
12.30	EXERCISE
12.45	Options for reducing mortgage costs - participants to read through information and share ideas
13.00	Lunch
14.00	Sorting out debts and approaching the lender
14.15	PRO-RATA EXERCISE
14.30	Possession Proceedings/Court powers to prevent eviction
14.45	CASE STUDIES - POSSESSION
15.15	Break
15.30	Second Loans and Time Orders
15.45	Intentional Homelessness and mortgage arrears
16.15	INTENTIONAL HOMELESSNESS CASE STUDIES
16.30	End of course

