



Preventing homelessness and improving housing through expert advice, training and support to those working at the frontline

Here to help local authorities and advice agencies on 0300 330 0517



[Consultancy Line](#)



[Housing Debt Casework](#)



[Training](#)

Our July edition includes the latest statutory homelessness statistics, an update on Support for Mortgage Interest and interest only mortgages.

Support for Mortgage Interest

DWP have confirmed that the Information Provider for the April 2018 changes to Support for Mortgage Interest will be Serco. GOV.uk has updated the SMI page to confirm that: SMI as a benefit is ending on 5 April 2018, and will be replaced by a loan. If you get SMI as a benefit, you'll get a letter by February 2018 telling you about the loan and other options available to you.

- <https://www.gov.uk/support-for-mortgage-interest>



North Lincolnshire pre-court panel meetings

North Lincolnshire Council have set up pre-court panel meetings for RSL tenants that have arrears and are at risk of possession.

The meetings have had success in reaching tenants who have previously not engaged with their landlord.

Successful outcomes have resulted in agreed payment plans for tenants that otherwise were at risk of homelessness.

- Read the [local practice summary](#) and [panel process](#)
- [Log in](#) to read about other innovative local practice on our Information page

Support for owner occupiers in Yorkshire & Humberside at risk of repossession



[Wakefield Breathing Space Scheme](#)

The scheme is run by Wakefield Council, on behalf of participating local authorities in Yorkshire & Humberside. Breathing Space offers an interest free secured loan that provides help with mortgage payments. Referrals are made by a participating local authority housing service.

Stats/Updates

- [Statutory homelessness and homelessness prevention and relief, England: January to March 2017](#)
 - [Shared Accommodation rate - Private sector tenant](#): summary provided by entitledto
 - [Use of Discretionary Housing Payments: 2016/17](#)
 - [People claiming unemployment benefits by constituency, June 2017](#): claimant count figures for parliamentary constituencies, as well as a summary of the latest labour market statistics for the UK
 - [English Housing Survey 2015 to 2016: housing costs and affordability](#)
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House of Commons briefing papers

- [Grenfell Tower fire: Response and tackling fire risk in high rise blocks](#): sets out the events and commentary around the Grenfell Tower fire, the relevant building regulations, fire safety laws and housing standards, the Government response to the fire, the responsibilities around re-housing, and previous concerns raised with fire regulations.
 - [Local Housing Allowance and the social rented sector](#): Implementation has been delayed until April 2019. This briefing paper explains the Government's intention to apply Local Housing Allowance rates to tenants in receipt of Housing Benefit in the social rented sector.
 - [Households in temporary accommodation](#) – about the increase in the number of homeless households placed in temporary accommodation by English local authorities and outlines various initiatives and issues associated with the increased use of temporary accommodation.
 - [Introducing a voluntary Right to Buy for housing association tenants in England](#) – about proposals to extend the Right to Buy to assured tenants of housing associations on a voluntary basis.
 - [Tenancy deposit schemes](#) – on the duty on private landlords to protect tenants' deposits and summarises how the schemes operate
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Interest only mortgages causing homeowners to sell up

The Housing Debt Casework team has seen a number of cases recently where advice has been sought on options available to clients who are experiencing difficulties repaying their interest only mortgages, that have recently come to an end. If you would like advice on interest only mortgages, contact HDC on 0300 330 0517 or email hdc@shelter.org.uk.

In the last two years, there has been a rise in sales by homeowners with interest-only mortgages. [24housing report](#) that a study by Key Partnerships (an equity release referral service) found that 43% of estate agents have seen a rise in these types of sales. New data shows thousands of borrowers face shortfalls in repayment strategies- with equity release increasingly seen as a solution.

For more information on interest-only mortgages:

- [Money Advice Service](#): Interest Only Mortgages
 - [FCA Guidance: FG13/7](#) Dealing fairly with interest-only mortgage customers who risk being unable to repay their loan
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MAT Impact and Annual Reports 2016



Money Advice Trust report back on the results of their three year plan to help more people, more effectively – including through expanding frontline services and changing the way in which they provide support.

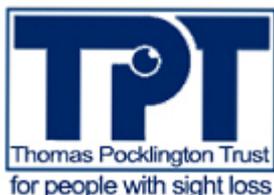
- [Changing Lives Together](#)

Recently published

- [LASPO 4 years on: Law Society review](#) - Four years ago, the then government implemented the **Legal Aid, Sentencing and Punishment of Offenders Act 2012** (LASPO). Four years on, the Law Society has conducted a review of the legal aid changes introduced under the act.
- [This is my home](#) - Coram Children's Legal Centre's report highlights the fate of children that are trapped in precarious situations because they are unable to secure permanent status-being unable to claim benefits, social housing or homelessness assistance.
- [Slipping through the cracks](#) - report based on research from Refugee Action's work with people seeking asylum in the UK highlighting the delays people face in the asylum support system while claiming asylum.
- [Delivering on Universal Credit](#) – a [summary](#) and [full report](#) from Citizens Advice on the roll out and the potential financial risk to 7 million households.

Launch of online housing guide for visually impaired people looking for a new home

Leading sight loss charity [Thomas Pocklington Trust](#) (TPT) has developed an innovative online housing guide designed to assist younger adults with visual impairment find a new home.



[The Housing guide for people with sight loss](#) provides information and advice for visually impaired people who are looking for a new home, seeking to live independently for the first time or experiencing problems in their current accommodation.



Young Enterprise have launched Vulnerable Young People Practitioner Training, with funding from Santander. The project provides financial education training for practitioners working with vulnerable young people to equip them with skills needed to deliver financial education to young people. The project will run for three 3 years with 30-40 events around the country.

- [More information about the Vulnerable Young People Practitioner Training](#)
- [Enquire about in-house training options or book an existing date](#)

Case Law

Right to education and out of area placements

- [E, R \(on the application of\) v London Borough of Islington \[2017\] EWHC 1440 \(Admin\)](#)

Intentionality - ignorance of a relevant fact

- [Trindade v London Borough of Hackney \(2017\) EWCA Civ 942](#)
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Consultation

On 28 June 2017, Crisis launched a consultation to find out what is needed “to end the worst forms of homelessness once and for all”.



The consultation invites people working in or with experience of homelessness and those working in related fields such as housing, criminal justice, education, welfare and health to share their expertise and help to shape a national plan for action.

Responses will be accepted until the end of 2017 and a plan will be published in April 2018.

- [Participate in the consultation](#)

NHAS updates

NHAS training

[Log in](#) to view the latest webinar topics and dates including our new **Introduction to the Homelessness Reduction Act webinar**.



Webchat Facility

Access to housing consultancy via Webchat is a popular way for members to get free advice. Webchat is accessed by going to www.nhas.org.uk and clicking on the 'live chat' button.

If you'd like to be added to or removed from our distribution list, or have problems accessing any of the materials in the bulletin, please email nhas@shelter.org.uk.

Regards,
The NHAS Team
www.nhas.org.uk

NHAS is funded by the Department for Communities and Local Government. We support the prevention of homelessness by enabling frontline providers to deliver good quality housing and homelessness advice.