



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

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## Recently published

- **The NHAS has amended its brochure to accommodate recent service changes, please give it a read through to make sure you're aware of all we have to offer**
- Council of Mortgage Lenders (CML): guidance for lenders and housing associations (HAs) to explain best practice in handling mortgage and/or rent arrears, and to handle any enforcement efficiently
- Valuation Office Agency: Local Housing Allowance rates (LHA) of residential property in England, by number of rooms, as at 30 December 2014
- Valuation Office Agency: Local reference rents, listed by Broad Rental Market Areas (BRMAs) and property size (November 2014)
- DCLG statistics (published 11th December 2014): Live tables on homelessness, statutory homelessness figures: July to September 2014 and local authority housing statistics for year ending March 2014

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## Mortgage Credit Directive: the FCA's approach

The Financial Conduct Authority (FCA) has set out their proposed approach to implementing the Mortgage Credit Directive (MCD) in their [consultation paper CP14/20](#).



The MCD applies equally to first and second charge mortgages, so the UK Government has decided second charge mortgage regulation should move from the FCA's consumer credit regime into their mortgage regime as part of implementing the directive.

Please note the consultation deadline itself ended at the close of 2014, and the new rules will not come in effect until March 2016.

[The Council of Mortgage Lenders \(CML\) has published its response to the FCA consultation here.](#) (Please note this is the only response we've seen online, and will happily share any others).

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## Health and Housing Memorandum of Understanding

A Memorandum of Understanding (MoU) has been set up between government departments and its agencies to support joint action on improving health through the home.

As part of a drive for more integration, the MoU has been signed by sector professional and trade bodies and leading learning networks. It details areas of improvement and an action plan to ensure organisations work together.

One of the signees is the Housing Learning and Improvement Network (Housing LIN) - which itself aims to inform and improve the range of housing choices and at home services that enable older and disabled people to live independently.

You can find out more and download the MoU on the [Housing LIN website](#).

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## Housing Matters: send us your ideas

The February edition of Housing Matters (HOMAT) will be available with next month's eBulletin, and will contain features on:

- Excluded occupiers (an overview, to include the recent case law on interim accommodation)
- How to respond if social services want to take a child into care instead of support the family
- Young people's housing issues

Please let us have any suggestion for articles you think should be included in future editions of HOMAT. Many thanks for suggestions received via our annual survey which are very much appreciated, please send any more ideas to [nhas@shelter.org.uk](mailto:nhas@shelter.org.uk).

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### Welcome to our newest NHAS advice agency members:

<a href="#">Moving On (Durham)</a>	<a href="#">Swanswell</a>
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### NHAS Housing Debt Casework (HDC) update

The HDC team continues to take mortgage debt casework referrals, but now also provides second tier advice on welfare benefit issues, which impact on affordability and some rent arrears cases, as well as mortgage debt. The HDC team can now take referrals from CABx, as well as providing an ongoing service for local authorities and other voluntary agencies.

**[R3 \(the Association of Business Recovery Professionals\)](#) produced a 10 point plan for dealing with debt with their recent newsletter, and a copy is attached to this bulletin.**

#### HDC second tier case study

The adviser told us the client and his wife have lived at their home for 13 years with a capital repayment mortgage. The client has type 2 diabetes and this has led to sight problems. He has been certified as blind for the last four years and has lost his employment. He is now in receipt of ESA and DLA. The couple also receive SMI towards their mortgage of £456 every four weeks.



The adviser said the client's lender had accepted interest only payments of £840 per month for two years but would not extend this period which was due to end in February 2015. The clients can afford interest only payment of £840 but not their full contractual monthly payments of £1700.

They would have to sell their property and find rented accommodation. They would not be able to afford to rent in their area and would therefore have to move to another area. Ultimately, they intend to move closer to their adult daughter.

We negotiated with the client's lender, providing evidence of affordability and explained through the adviser that living in a familiar house in a familiar area allowed the client a lot of independence as a blind person, which he would lose if forced to move. We pointed out that substantial equity meant their loan was well secured and the clients' have a previous good payment history.

Initially the lenders were adamant that they could not assist but after being given medical evidence they referred it to their sensitive cases team who have agreed to allow interest only

payments for another year. This will be reviewed again at that time. The adviser said the clients are delighted as they hope their daughter will have moved back to the UK at that time and they will then be able to move closer to her.

**There are more case studies available to read at the Housing Debt Casework section in the member's area on [www.nhas.org.uk](http://www.nhas.org.uk).**

NHAS feedback: *From my very first contact by phone, I can honestly say that I was overwhelmed by the kindness, understanding and help that I was given. Ultimately, at a time of great uncertainty and stress, I cannot thank my caseworker enough for her support and for negotiating a solution to our problem. It has been a pleasure to deal with an organization such as Shelter, who have a team (HDC) of extraordinary staff.* (HDC client, December 2014)

**For initial advice or to make a referral to the HDC team, call the NHAS consultancy line on 0300 330 0517, Monday to Friday between 9am-8pm, or log on to [www.nhas.org.uk](http://www.nhas.org.uk).**

### Upcoming NHAS Webinar: Advice on Tenancy Deposits

**Date and Time:** 22nd January 2014 at 11:30am

**Who is the webinar for?** This webinar is for advisers who come into contact with clients who may need advice and assistance on deposits



**Aims:** By the end of this webinar, delegates will have an understanding of the legislation behind tenancy deposit schemes, and also be able to advise tenants on how they can ensure their deposits are protected and take action if not

**Learning Objectives:** Delegates will learn about the basics of tenancy deposit schemes, requirements for landlords protecting deposits, possible effects on the eviction process and key processes for returning deposits and resolving disputes

Book your place by emailing [nhaswebinars@shelter.org.uk](mailto:nhaswebinars@shelter.org.uk).

[Our webinar schedule up to the end of March 2015, and a full training programme for local authorities and advice agencies, is available here on the NHAS website.](#)

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### Call for information from members: Unauthorised and authorised tenants

We would like to know if you have any information regarding tenants, who have received either, very little notice of an eviction (where the landlord is a borrower and the lender is taking possession action) or where the tenant of the borrower, may have received unhelpful or misleading information from the lender taking action.

It would be useful to know if your clients had received any correspondence or other contact from the lender, to alert them of the impending action, we are mindful many tenants fail to open correspondence, as it may be addressed to 'the occupier'.

We would be grateful if you can provide us with any examples of clients facing homelessness, as result of lender action against the borrower in these circumstances.

We remind you that there is a distinction in the process for authorised and unauthorised tenants and attach the NHAS factsheet which provides information on this.

Please email any case examples, trends and examples of lender practice (good and bad) to [nhas@shelter.org.uk](mailto:nhas@shelter.org.uk) by 21<sup>st</sup> January 2015.

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### **£1m Lloyds Fund awards announced**

**LLOYDS  
BANKING  
GROUP**



[The first 17 awards worth £1 million from the Lloyds Banking Group Credit Union Development Fund have been announced.](#)

Run in partnership with the [Credit Union Foundation](#), the [Fund](#) will provide a total of £4 million to credit unions – £1m each year from 2014 to 2017.

Almost 100 credit unions across the UK applied for funding this year, and 17 have been chosen to receive grants in year one by an independent grants committee.

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### **NHAS Annual Survey**

Thank you to those of you that completed the NHAS annual review survey - we will publish results in next month's bulletin.

For those who haven't, the final survey deadline is **now January 31<sup>st</sup> 2015**. It should take around 20 minutes to complete.

Please note this is a mandatory part of membership for voluntary agencies, but we would appreciate it if local authority members take the time to participate. Visit the surveys below:

[Local Authority Annual Survey](#)  
[Advice Agencies Annual Survey](#)

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### **Crisis: Best practice regional events**

Crisis are hosting a series of free events exploring the best ways to help vulnerable people into housing in the private rented sector:

[Exeter: 20 January 2015](#)

[London: 22 January 2015](#)

[Birmingham: 4 February 2015](#)

[Manchester: 5 February 2015](#)

The events will allow attendees to hear about the latest updates in the housing sector, network with colleagues in the local region and attend workshops.

For further questions about the events, contact Crisis at [private.renting@crisis.org.uk](mailto:private.renting@crisis.org.uk) or ring them on 0207 426 5685.

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### **NHAS Housing Consultancy Line**

We provide a free telephone consultancy service for local authority housing advisers and NHAS member advice agencies to call with any simple or complex query relating to homelessness or housing.



- 0300 330 0517
- Monday to Friday
- 9am to 8pm
- Or log in to your members section and send an online enquiry at [www.nhas.org.uk](http://www.nhas.org.uk). If you can't access the website, simply email us for a call back at [NHASConsultancy@Shelter.org.uk](mailto:NHASConsultancy@Shelter.org.uk)

**Client feedback from December 2014:**

*"This is the first time I have used this service; I will recommend it to my colleagues."*

*"Stellar service from NHAS "*

*"A speedy response and information given was easily understandable."*

**Please make sure out of hours teams are aware of the extension of opening hours above.**

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We hope you find our e-bulletins useful, please share the information with your colleagues. 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](mailto:nhas@shelter.org.uk).

Regards,  
The NHAS Team

NHAS is a partnership between Citizens Advice and Shelter, 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.

**Free Telephone Consultancy Line for Local Authorities and Advice Agencies 0300 330 0517**  
<http://www.nhas.org.uk/>