



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](#)



NHAS is running 3 'Homelessness Prevention & Good Practice' symposia across the country in October. Click on the locations below to find out more:

- [Exeter](#) - 10 October
- [Middlesbrough](#) - 12 October
- [Brighton](#) - 19 October

Email nhas@shelter.org.uk to book your place

Shelter to offer specialist debt advice service

From Monday 2 October, Shelter will provide debt advisers with free, specialist debt advice. Shelter will offer specialist help to guide advisers through complex and challenging debt cases. The service is funded by the Money Advice Service and will be available by phone as well as online through the Shelter website.

[Find out more about the debt advice service](#)

Stats/Updates/etc

- **Right to Rent and Civil Procedure Rules** - The right to rent provisions (which prevents a person from occupying property under a residential tenancy agreement due to their immigration status- see Chapter 1, Part 3, Immigration Act 2014), amongst other matters, have introduced a summary procedure for a landlord to obtain possession where all of the occupiers of a property do not have a right to occupy the property. The notice is enforceable as though it were a High Court order (s.33D(7), Immigration Act 2014). Part 83, Civil Procedure Rules 1998, will be amended by [Civil Procedure \(Amendment No.2\) Rules 2017/889](#) from 1 October 2017 to clarify the process to enforce such a notice.

Recently published

- [Homelessness report](#) - The National Audit Office ('NAO') has published a Homelessness report examining whether the Department for Communities and Local Government ('DCLG') is achieving value for money in its homelessness policy
- [Ageing population and financial services](#) - The Financial Conduct Authority (FCA) occasional paper outlining the findings from a project that explored how the ageing population would impact the Financial Services industry.
- [Pre-Action Protocol for Debt Claims](#) - comes into effect on 1 October 2017.

- [A Picture of Over-indebtedness](#) - a major study, based on a model developed by the Money Advice Service and CACI, estimates the levels of over-indebtedness in the UK. For the first time, the model gives every UK adult a statistical likelihood of being over-indebted, based on a number of factors and characteristics – including tenancy, age, household make up and income
- [How to use behavioural science to increase the uptake of debt advice](#) – a new resource from Money Advice Service to assist debt advisers encourage more over-indebted people to engage with their services
- [The Decline of Local Welfare Schemes in England: why a new approach is needed](#) - Centre for Responsible Credit's report follows an in depth review of the outcomes from Government's decision to abolish Crisis Loans and Community Care Grants and its replacement of these with 'local welfare schemes'. It finds that the policy, adopted in 2013/14, has resulted in widespread cuts to the support that households receive when they experience a financial emergency or need help to live independently.

Case Law

- [Homeless People \(Current Accounts\) Bill](#)
This is a Private Members' Bill introduced in the House of Commons by Peter Bone. The Bill is intended to require banks to provide current accounts for homeless people seeking work; and for connected purposes. The Bill is being prepared for publication. The Bill received its first reading on 5 September 2017. The second reading is due to take place on **1 February 2019**.
- [Relationship breakdown Insol Funding Ltd v \(1\) Cowlam \(2\) Cowey \(3\) Insol Funding Ltd \[2017\] EWHC 1822 \(Ch\) \(Lawtel, 7/9/2017\)](#) In a case regarding the determination of the extent of one joint owner's beneficial interest in a property she had bought together with her ex-partner, the High Court held that she had successfully established the existence of a constructive trust under which she owned 80 per cent interest in the property.



[Finding a Better Frame: How to Create More Effective Messages on Homelessness in the United Kingdom \(2017\)](#)

Crisis has commissioned the FrameWorks Institute to undertake a study examining public perceptions of homelessness and how they can be better communicated. The report refers to phase one of the project.

Housing Possession Court Duty Schemes

The government has announced that it is to proceed with its proposed competitive tendering approach for Housing Possession Court Duty Schemes. Government is convinced that moving to larger service delivery areas is the appropriate course of action.

- [Find out more – Housing Possession Court Duty Scheme Commissioning](#)

Ofsted report: Joint inspections of the response to children living with domestic abuse

Published by Ofsted and three other agencies (the Care Quality Commission, HM Inspectorate of Constabulary and Fire and Rescue Services, and HM Inspectorate of Probation), the report looks in to how agencies are working together to help and protect children who have witnessed domestic abuse at home. You can read about the report on [NEEVAWG Network's](#) website, along with a [response from Women's Aid](#).

- [Go to the Ofsted report](#)
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NHAS updates

NHAS training

To view the latest webinar topics and dates, including our new **Introduction to the Homelessness Reduction Act webinar**, download our Q3 webinar calendar for [Local Authorities](#) or [Voluntary Agency](#) members.



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.