

Preventing Homelessness and Helping Homeowners at Risk

National Conference 2011

'I'm familiar with mortgage cases – but I learned heaps of tips today'
Homelessness & advice team leader and former delegate

Programme includes:

- Preventing repossessions – the latest Government initiatives
- Delivering the Mortgage Rescue Scheme in your area
- Practical help for the struggling mortgage defaulter
- Changes at the FSA – what's in store?
- Achieving positive outcomes with new thinking
- Maximising Income Through Benefits and Entitlements
- Possession Proceedings – what all homeowners' advisers need to know
- When is the defaulting borrower 'intentionally homeless'?
- Discussion Forum

SPEAKERS

A multi-disciplinary group of experts include:

- **District Judge Sterlini**
(Chairman and speaker)
- **Nick Lord**, Money and Policy Adviser
- **Philip Glen**,
Barrister, Housing Law Specialist
- **John Eames**, Welfare Benefits Specialist
- **Mark Fisher**, Basingstoke & Deane Borough Council
- **Kirstin Blagden**, Head of the Preventing Repossessions Team at CLG

LONDON

Thursday 29th September 2011

Copthorne Tara Hotel,
Kensington, London, W8

Fee
£295 + VAT

Special Offer
THIRD AND SUBSEQUENT
DELEGATES HALF PRICE*
(*see booking form for details)

Preventing Homelessness and Helping Homeowners at Risk

New mortgage arrears cases increased by 6% in the last quarter of 2010. With more and more families living in the shadow of repossession it is essential that all advisers from front-line housing advisers in social housing providers to advice agency personnel know what options are available to help defaulting borrowers and can help them to help themselves.

Equally, social housing providers need to know what the extent of their powers and obligations will be in the event that homeowners lose their home: intentionality, cases where there is equity in the property and tenants of borrowers of repossessed homes are just three of the difficult issues that have to be confronted.

This important national conference examines the range of options available to advisers faced by borrowers threatened with the loss of their homes and how the housing authority's duties are to be fulfilled if that loss cannot be prevented.

District Judge Sterlini leads a multi-disciplinary panel of speakers of the highest calibre to explain all the latest legal, policy, procedural and practical developments in this fast moving area.

Who should attend?

An unmissable event for all:

- Homelessness Prevention Managers and Advisers
- Homelessness/Housing Advice Managers, and teams within Local Authorities and RSLs
- CAB Personnel
- Court Desk Officers
- Homelessness Allocations Teams
- Housing Debt Advisors
- Welfare Rights/Benefits Officers
- Lawyers in Local Authorities and RSLs and Solicitors in private practice



ALSO OF INTEREST SOCIAL HOUSING ALLOCATIONS CONFERENCE 2011

London 5th October 2011

For full details of this and other conferences
visit www.limelegal.co.uk

Past delegates have said:

'Superb as always!'

Housing Adviser (court desk team)

'Excellent course, excellent speakers – everything excellent.'

Legal Adviser

'Excellent, very informative day. Well worth attending.'

Money Adviser

'A very well presented conference which provided detailed information.'

Homelessness Prevention Manager

SPEAKERS

District Judge Luigi Sterlini (Chairman and speaker), Clerkenwell & Shoreditch County Court where he regularly hears a wide variety of housing related claims.

Nick Lord Money and policy adviser. Nick has worked in money advice for 25 years. He managed a CAB money advice unit before moving on to national roles at Citizens Advice and the Money Advice Trust. He now divides his time between working as a money adviser with central government departments and as a policy adviser on personal finance issues.

John Eames Welfare benefits specialist, advocate, judicial tribunal member and lecturer with over 25 years' advice and advocacy experience.

Mark Fisher Specialist housing officer at Basingstoke & Deane Borough Council, which has one of the most successful prevention records for homeowners in the UK. Mark is responsible for coordinating debt and money advice throughout the borough.

Philip Glen Barrister, 12 College Place, Southampton. Philip specialises in all aspects of social housing law with special expertise in allocations and homelessness. Philip is regularly instructed on behalf of local authorities and other social landlords.

Kirstin Blagden Head of the Preventing Repossessions Strategy Team in Communities and Local Government.



SPECIAL THIRD AND SUBSEQUENT DELEGATE HALF PRICE OFFER*

(*see booking form)

Book online at www.limelegal.co.uk

Programme

09.15–10.00

Registration

10.00–10.10

Chairman's Introduction

District Judge Sterlini

10.10–10.45

Preventing Homeowner Repossessions – The Government's Initiatives

Kirstin Blagden

- The Government's current approach
- Mortgage Rescue Scheme update: getting it to work in practice
- Homeowners Mortgage Support update
- Mortgage Interest payments via benefits
- Future developments

10.45–11.15

Helping Borrowers – The Local Authority's Role

Mark Fisher

- A critical relationship – the Lender, the Borrower and the Local Authority
- The 'window of engagement' – recognising it and understanding its importance to positive outcomes
- The frontline – trust, speed and knowledge
- Motivating homeowners to solve their own problems
- The new climate needs new thinking – how changing your thinking can improve outcomes

11.15–11.30

Refreshments

11.30–12.30

Advising the Struggling Mortgage Defaulter

Nick Lord

- Options for reducing expenditure:
 - mortgage and secured loan costs – other priority costs – budgeting advice – unsecured creditors
- Negotiating with the mortgage lender to forestall court action:
 - what is (and isn't) possible – key factors – role of the FOS
- FSA regulation – what are the proposed changes?

12.30–12.45

Questions and Answers

Panel

12.45–13.45

Lunch

13.45–14.30

Maximising Income Through Benefits and Entitlements – An Adviser's Guide

John Eames

- Who is entitled to support for mortgage interest?
- Which mortgages attract help? What is eligible – interest on home repair loans
- Which benefits include this component?
- How much support is given and for how long?
- Penalty periods
- Difficult issues:
 - separating couples – mortgage protection insurance – excessive housing costs – benefits on two homes – increasing housing costs

14.30–15.15

Mortgage Default, Homelessness and the Local Authority's Duties

Philip Glen

- Eligibility for assistance
- Whose application/previous application?
- Core requirements: homelessness and priority need
- Intentional homelessness and mortgage default
- Investigation: looking into causation
- Duties to the homeless and those threatened with homelessness

15.15–15.30

Refreshments

15.30–16.20

Possession Proceedings: How the Court Can and Can't Help

District Judge Sterlini

- Legal advice and representation for the borrower: what help works best at court?
- Requirements the lender must satisfy
- Applying the Protocol: as easy as N123?
- Technical and substantive defences
- What evidence will the judge want?
- Inviting creative use of the Court's powers – what the court can and cannot order
- Securing more time to pay or sell
- Advising tenants of borrowers
- Suspending warrants for possession

16.20–16.30

Discussion Forum

Panel and Delegates

16.30

Close of Conference

Booking Form

London Thursday 29th September 2011

Please reserve place(s) at the above event:

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(See 'third and subsequent delegates')

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How to book

To secure your place complete the form and send it to us by one of the following methods:

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2. You may substitute delegates at any time up to and including the day of the training event.
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