

Preventing Homelessness and Protecting Homeowners

National Conference 2010

The unmissable event for anyone with responsibility for advising those threatened with losing their home

Programme includes:

- Preventing repossessions – update on Government schemes
- Mortgage Rescue Scheme in practice
- Homeowners Mortgage Support
- Policing fair treatment for homeowners – the FSA's new role
- Advising the Struggling Mortgage Defaulter
- The Problem and right measures to tackle it
- Possession Proceedings – what home owners' advisers need to know
- Possession claims in court – law, procedure and tactics
- Repossession: Help Through Homelessness Services and Social Housing Allocation
- Discussion Forum

Programme includes:
The Mortgage Repossessions (Protection of Tenants etc) Act 2010
(comes into force 1st October 2010)

SPEAKERS

A multi-disciplinary group of experts include:

- Jan Luba QC, Garden Court Chambers
- Nick Lord, Money and Policy Adviser
- Sue Lovelock, Head of the Preventing Repossessions Team in CLG
- District Judge Sterlini,
- Tim Powell, Partner, Powell Forster Solicitors
- Lynda Blackwell, Financial Services Authority

LONDON

Thursday 30th September 2010

Holiday Inn Kensington Forum,
97 Cromwell Road, London, SW7

Fee

£295 + VAT

CPD accredited for 5 hours Solicitors Regulation Authority, Bar Standards Board and ILEX

Special Offer THIRD AND SUBSEQUENT DELEGATES HALF PRICE*
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Preventing Homelessness and Protecting Homeowners

In 2009/10, the courts in England and Wales made possession orders against over 130,000 tenants and a further 70,000-plus homeowners. These orders are now being enforced and during the current year tens of thousands of occupiers face the actual loss of their homes.

The Minister for Housing has made crucial announcements about the Mortgage Rescue Scheme and the Homeowners Mortgage Support Scheme. What's more, the Mortgage Repossessions (Protection of Tenants etc) Act 2010 comes into force on 1st October 2010. These are just some of the important developments that will be covered in the conference programme.

This conference examines the latest measures that can be effectively used to prevent homelessness.

This important national conference offers insights into how to assist those who face losing their homes. Presented by a multi-disciplinary panel of speakers of the highest calibre, and taking into account all the latest legal, policy and procedural developments in this fast moving area, this is really an event not to be missed.

SPEAKERS

Jan Luba QC (Chairman) Garden Court Chambers. Jan is one of the leading practitioners in the field of housing law.

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.

Sue Lovelock Head of the preventing repossessions team in Communities and Local Government.

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

Tim Powell Partner, Powell Forster Solicitors, South London, has been advising tenants and home owners for more than 20 years. He appears regularly as a duty solicitor at the County Court representing mortgage borrowers in default.

Lynda Blackwell Manager, mortgage policy team, Financial Services Authority.



SPECIAL THIRD AND SUBSEQUENT DELEGATE HALF PRICE OFFER*

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Who should attend?

- Homelessness Prevention Managers and Advisers
- Homelessness/Housing Advice Managers, and Teams within Local Authorities and RSLs
- Advice and Assessment Officers
- CAB Managers and workers
- Homelessness Allocations Teams
- Housing Debt Advisors
- Welfare Rights/Benefits Officers
- Other independent advice workers
- Lawyers
- Housing Advice agencies

TESTIMONIALS

Excellent course, excellent speakers – everything excellent
Legal Adviser

I'm familiar with mortgage cases – but I learned heaps of tips today
Homelessness & Advice Team Leader

A very well presented conference which provided detailed information
Homelessness Prevention Manager

Really interesting and practical on how to assist people facing eviction
Housing Advice Manager

Very good conference, enjoyable and informative
Housing Debt Advisor



ALSO OF INTEREST

SOCIAL HOUSING ALLOCATIONS CONFERENCE 2010

London 7th October 2010

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

Book online at www.limelegal.co.uk

Programme

09.15–10.00

Registration

10.00–10.10

Chairman's Introduction

Jan Luba QC

10.10–10.40

Preventing Homeowner Repossessions – Latest Update on Government Schemes

Sue Lovelock

- The Government approach to preventing repossessions
- Mortgage Rescue Scheme in practice
- Homeowners Mortgage Support
- Mortgage Interest payments through the benefits system update
- Spending review
- A look ahead

10.40–11.05

The New Role of the Financial Services Authority

Lynda Blackwell

11.05–11.20

Refreshments

11.20–12.05

Advising the Struggling Mortgage Defaulter

Nick Lord

- Options for increasing income
 - Social Security Benefits, Lodgers and additional work
 - Charitable payments
- Options for reducing expenditure
 - Mortgage costs, and secured loan costs
 - Other priority costs
 - Unsecured creditors
- Negotiating with the mortgage lender to forestall to court action
 - What is and isn't possible
 - Key factors
 - FSA regulation
 - Role of the FOS
- Identifying and advising where it is probable that the client will **not** be able to meet their mortgage costs

12.05–13.05

Repossession: Help Through Homelessness Services and Social Housing Allocation

Jan Luba QC

- 'Approach for advice' or 'Homelessness Application'?
- Is the borrower 'homeless' or 'threatened with homelessness'?

- The scope for 'Homeless at Home' borrowers
- Intentional homelessness in the mortgage default context
- Discharging the homelessness duties when there is equity in the home
- The interface with housing allocation schemes

13.05–13.15

Questions and Answers

Panel

13.15–14.15

Lunch

14.15–14.55

Possession Proceedings and the Court

District Judge Sterlini

- Implications of the Mortgage Repossessions (Protection of Tenants etc) Act 2010
- The Mortgage Pre-Action Protocol in practice
- Applying the Mortgage Arrears Protocol: As Easy as N123?
- Technical and substantive defences
- Inviting creative use of the Court's powers
- Securing more time to pay or sell, last ditch attempts to avoid eviction

14.55–15.35

Mortgage Possession Proceedings: The Law and Practice

Tim Powell

- The lender's legal and procedural requirements
- What evidence will the judge want?
- What the court can and cannot order
- How defaulting borrowers can maximise the chances of a favourable exercise of judicial discretion
- Advising tenants of borrowers
- Warrants for possession to possession warrants
- Tactical considerations

15.35–15.50

Refreshments

15.50–16.05

Case Study: Problems and Solutions

16.05–16.30

Discussion Forum

Panel and Delegates

16.30

Close of Conference

Preventing Homelessness and Protecting Homeowners

Booking Form

London Thursday 30th September 2010

Please reserve place(s) at the above event:

..... place(s) at £295.00 (+VAT) £51.63 each =

..... place(s) at £147.50 (+VAT) £25.81 each =
(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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Fee £295 + VAT (£51.63) = £346.63

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The conference is CPD accredited for 5 hours
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