

EXECUTIVE MEMBER: Councillor Clements
LEAD OFFICER: Fergus Mc Morrow
REPORT AUTHOR: Alan Davis

Summary and Recommendation:

This report details the Preventing Repossessions Action Plan which each local authority is required to do.

The Panel are asked to note the contents of it.

1. INTRODUCTION

- 1.1 In March 2009 the Government made £3.7 million available to local authorities to support the development of actions to tackle the threat of repossessions across all tenures; Copeland's share of this was £28,500.
- 1.2 As a part of our overall response in tackling the recession, each authority was required to produce a specific action plan to detail what actions it would take in order to address the increases in repossessions and the wider effects of the recession. These actions complement the Mortgage Rescue Scheme previously launched by the Government in January this year.
- 1.3 Statistics gained from both the Department for Communities & Local Government and the County Courts demonstrating the increases in both mortgage repossessions and repossessions due to rent arrears are detailed more in the report on the Service Level Agreement with the Citizens Advice Bureau.

2. ACTION BEING TAKEN

- 2.1 The Housing Options team have put together a SMART action plan which has been approved by the CLG.
- 2.2 The plan will be reviewed at monthly team meetings and it is then proposed to update the Panel on a quarterly basis.

3. FINANCIAL AND HUMAN RESOURCES IMPLICATIONS (INCLUDING SOURCES OF FINANCE)

The Preventing Repossessions budget along with the CLG annual grant of £36,500 which aims to prevent homelessness will cover the cost of the actions contained in this plan.

4. IMPACT ON CORPORATE PLAN AND RECOMMENDATION

The adoption of a Preventing Repossessions strategy is as a consequence of a recommendation made by the CLG and it is therefore recommended that the Panel note the contents of the strategy and agree to its formal adoption.

CHECKLIST FOR DEALING WITH KEY ISSUES

Please confirm against the issue if the key issues below have been addressed. This can be by either a short narrative or quoting the paragraph number in the report in which it has been covered.

Impact on Crime and Disorder	Will help to reduce crime & disorder
Impact on Sustainability	Will promote sustainable neighbourhoods
Impact on Rural Proofing	The scheme would be extended to rural communities
Health and safety Implications	None
Impact on Equality and Diversity Issues	Advertising of the scheme will be accessible to disadvantaged and minority groups
Children and Young Person's Implications	None
Human Rights Act Implications	None
Monitoring Officer comments	None
s.151 Officer comments	None

Is this a key decision? No

List of appendices – Appendix 1: Preventing Repossessions Action Plan

1 Item 10 App A Preventing Repossessions Action Plan(v2)

Action	Process	By	Lead	Target/Outcome	Barriers to success	Comments
Publicise information available for members of the public on preventing repossessions	Have links from CBC website to the most relevant websites, in particular the Direct Gov site on "Real Help Now" and to MRS leaflet. Also to heighten awareness of national and local help through a local media campaign	September 2009	AD/GR	Heighten awareness of the help that Copeland residents can get both from national Government and through CBC and other agencies locally	Staff resources and media cooperation	
Hold a campaign to maximise awareness of repossession/prevention measures, including making all partners aware of tools available	Include HB, CAB and other advice agencies such as Shelter and Carlisle Law Centre	October 2009	AD & CBC Communications Team	Raise awareness of the various prevention measures available	Staff resources/cost resources	
Ensure that CBC website has links to CLG and other sites with information on help available	Add links from CBC website	August 2009	AD	Along with additional information on CBC website have links to relevant sources of help including DCLG information on MRS and other sources of help and link to the MRS leaflet	Staff time/I.T. problems	
Hold a benefits take up campaign in conjunction with HB and Job Centre Plus	AD to meet with JF to discuss the possibility of doing a joint piece of work. Also identify contact at JCP to liaise with	September 2009	AD/JF	To ensure that CBC heightens awareness of benefits to maximise income and reduce repossessions. This to be measured by carrying out a survey before and after a campaign? With JCP identify a way to make their staff aware of possible cases for HOT team	Failure to mount an effective campaign due to poor preparation, or not fully resourced.	

2 Item 10 App A Preventing Repossessions Action Plan(v2)

Action	Process	By	Lead	Target/Outcome	Barriers to success	Comments
Nominate a "Preventing Repossessions Champion"	Have a lead officer to help co ordinate work done on this issue	July 2009	AD	To have lead officer in CBC to deal with all agencies, policies and performance management issues around the preventing repossessions agenda	If sufficient measures to lead to good communication are in place then there should be no problem	
Agree an "early warning" protocol on arrears cases with the local RSL's	As a part of the regular liaison with the RSL's we will jointly reach an agreement on a protocol	August 2009	AD	More effectively reach tenants of RSL's facing homelessness so that we can proactively help them before they reach eviction stage	Tenants unwilling to pass their details on to the RSL's for us to be able to follow up	
Review the use of Discretionary Housing Payments (DHP's)	With Housing Benefits review the effectiveness of the joint Housing/HB panel administering DHP's	September 2009	AD/JF	To ensure that DHP's are being used as effectively as possible.		
Undertake housing options surgeries across the borough	Work with partners to access other agencies offices in order to give more local resident's the opportunity to access advice on preventing repossessions	Start by September 2009 and ongoing	KL/AD	Give all residents of Copeland the chance to gain effective on advice on preventing repossessions	Staff resources to be able to hold surgeries	
Review homeless options tools available	Revisit the range of prevention tools to see if they have sufficient emphasis on preventing repossessions	November 2009	HOT	Ensure that the focus of the prevention tools available to the team is sufficient to be able to proactively prevent repossessions. This should include clear criteria for homeless prevention fund/Spend to Save policy	Both possible budgetary and staff resource implications	

3 Item 10 App A Preventing Repossessions Action Plan(v2)

Action	Process	By	Lead	Target/Outcome	Barriers to success	Comments
Promote access to partner services in preventing repossessions	Work with local RSL's, money advice partner and the local court desk advice agency	July – September 2009 and ongoing	AD/HOT team	<ol style="list-style-type: none"> 1) As a part of the liaison work with the RSL's we will ensure that they have adopted the CLG pre-action protocol on rent arrears. Also clarify with them what else they are doing to promote effective repossession prevention. 2) CBC are negotiating a SLA with the CAB to provide in depth money advice and the HOT members will actively promote CAB and other money advice services 3) HOT members will promote the work of the Carlisle Law Centre at the Whitehaven Court Desk and also AD will ask for statistics on its use to help promote their effectiveness. 4) Promote the MRS with the above partners and publicise through the local media on an active and ongoing basis. 	Partnership working should ensure that there are none	

4 Item 10 App A Preventing Repossessions Action Plan(v2)

Action	Process	By	Lead	Target/Outcome	Barriers to success	Comments
Work with the Private Landlord's Forum and other landlords to minimise repossessions	Use both the Forum mechanism and ad hoc landlord's groups and consultation methods to consider having a prevention strategy in the private sector	October 2009	AS	Actions to implement will include: - <ul style="list-style-type: none"> - Establish a single point of contact for tenancy queries in the HOT - Work with tenants to actively consider direct HB payments as an option - Publicise what we can do to help private landlords - Look at implementing a service to help find tenants and offer a support service - Work in partnership with DIGS to extend the bond service - Assist customers with HB and other benefit queries 	Staff resources and support from the PLF as well as other landlords to work with us	
Monitor the effectiveness of MRS advice given locally and the outcomes of cases	AD to review as a part of the case management process	Ongoing	AD	AD to audit all cases signed off by HOA's to see how they are advising customers with mortgage queries	Ensure that staff training is thorough on MRS and other options as these are constantly being revised and any knowledge gaps are picked up as a part of the case management process	

5 Item 10 App A Preventing Repossessions Action Plan(v2)

Action	Process	By	Lead	Target/Outcome	Barriers to success	Comments
<p>Collect monitor and assess all data linked to property repossessions.</p> <p>This will be both internal and external data sources.</p>	<p>Pull together internal data, that from RSL's, the CAB as the money agent, Carlisle Law Centre as Court Desk Provider to assess how many cases we are getting, what we are doing with them and whether we have acted solely or with/through our partners to prevent repossessions</p>	<p>October 2009</p>	<p>AD/AS'/KS</p>	<p>To be able to effectively assess whether our performance on preventing repossessions is improving/deteriorating and why</p>	<p>Failing to obtain accurate, thorough data.</p>	