



## **Citizens Advice Southwark Council Homeowners Advice Project – Annual Report 2017/18**

### **Background**

The project provides information and advice to Southwark Council leaseholders and freeholders. The project workers support clients in areas such as negotiations to pay service charge debts to the local authority, advocating with the Department for Work and Pensions to pay charges and income maximisation advice including welfare benefits. A holistic approach is taken to supporting leaseholders to stay in their homes and the help and advice provided also includes debt management plans (including all their debts) employment, relationship, discrimination and disrepair issues as needed. Referrals within the CAB are also made for specialist, family law, debt and welfare benefits advice and energy saving support.

Clients can access the project directly by a dedicated phone number and email address as well as referrals from diverse sources including the Home Ownership Unit and local councilors. Homeowners can contact the service using one of the following ways:

Tel: 020 7237 9532

Email: [Lholders@citizensadvicesouthwark.org.uk](mailto:Lholders@citizensadvicesouthwark.org.uk)

Online: <http://www.citizensadvicesouthwark.org.uk/projects-and-services/homeowners-advice/>

Write to: Leasehold  
Citizens Advice Southwark  
8 Market Place  
Southwark Park Road  
London  
SE16 3UQ

## **Summary of the last 12 months**

Last summer in the wake of the Grenfell Tower tragedy, Citizens Advice Southwark Homeowners Service joined the Southwark Legal Advice Network to provide ongoing independent advice and support to Ledbury Estate Leaseholders.

There are a number of older Southwark Council Leaseholders who do not have access to the service. We attempted to increase access by creating additional referral routes with organisations such as Age UK and Time and Talents who assist over 55s customers who are housebound.

In February, we attended the Southwark Homeowners' Conference hosted by the Homeowners' Council at William Booth College in Camberwell. It was attended by 260 leaseholders. We gave a presentation and provided advice and information to attendees. The service was very well received and we had positive feedback from the leaseholders that attended.

Throughout the year we have attended Tenant Resident Association meetings across Southwark to provide information and general advice on topics of their choice.

We were visited by a civil servant who was interested to know more about the service provided to leaseholders across the country; Southwark is one of the few local authorities to have such a project.

## **Plans for the Future**

We met with Neil Coyle, MP for Bermondsey and Old Southwark, in April 2018 to discuss the most common issues that arise with Southwark Council leaseholders and how we can work together to best assist them, including referral arrangements. Issues discussed included arrangements for dealing with major works bills and repair carers.

We are developing a marketing and communication strategy to reach more homeowners across the borough to make them aware of the services we provide. This will include producing a regular newsletter to replace the service information leaflet and aligning this with the Homeowners Council Strategy.

We also plan to attend various events over the year to promote the service across the borough.

### **1. Key statistics**

- 402 homeowners were assisted this year
- 110 of these were assisted at conferences and events

We have supported 27 clients with county court claims and assisted with defence statements. Furthermore we have represented 5 clients at arbitration and first-tier tribunal hearings.

We have received positive feedback from clients and councillors thanking us for our support and the service provided.

## 2. Access to Project new clients

First Contact Method/ Referral Source	Number of clients accepted Jan – Mar 2018 (Q4)	Number of clients accepted Oct – Dec 2017 (Q3)	Number of clients accepted Jul – Sep 2017 (Q2)	Number of clients accepted Apr – Jun 2017 (Q1)
Project message line	13	21	15	17
Project e-mail	15	15	14	12
Southwark CAB	10	36	33	30
Home Ownership Unit	0	0	2	0
Councillors	2	0	0	0
MPs	0	0	0	0
Homeowners Council	70	0	5	25
Other	10	16	29	12
<b>Total</b>	<b>120</b>	<b>88</b>	<b>98</b>	<b>96</b>

## 4. Enquiry Type

Leasehold Issues	Q4 - 177	Q3 - 96	Q2 - 102	Q1 - 124	Total - 499
Reasonableness / Liability – Annual Service Charges	50	12	7	15	84
Reasonableness / Liability – Major Works Charges	30	36	34	25	125
Ability to Pay	30	14	15	15	74
Disrepair	9	3	20	6	38
Forfeiture	10	9	0	20	39
Interpretation of Lease	42	14	17	40	113
Right to Buy	2	2	3	2	9
Neighbour Disputes	4	6	6	1	17
<b>Other Issues</b>	<b>33</b>	<b>54</b>	<b>51</b>	<b>42</b>	<b>180</b>
Mortgage Arrears	10	7	5	5	27
Debts (Excluding service charges, major works and mortgage arrears)	7	8	15	11	41
Claiming Benefits	6	17	17	15	55
Housing - Homelessness	5	16	7	5	33
Repossession (non-forfeiture)	4	7	5	5	21
Relationship Breakdown	1	0	2	1	4
<b>Total number of issues</b>	<b>210</b>	<b>150</b>	<b>153</b>	<b>166</b>	<b>679</b>

## 5. Level of Support Provided

Advice / assistance outcomes	Number of clients advised Jan – Mar 2018(Q4)	Number of clients advised Oct – Dec 2017 (Q3)	Number of clients advised – Jul – Sep 2017 (Q2)	Number of clients advised – Apr – Jun 2017 (Q1)
Advice / information	66	41	44	38
Advice & Casework / Advocacy	43	30	44	48
Advice & Referral	11	17	10	10
<b>Total</b>	<b>120</b>	<b>88</b>	<b>98</b>	<b>96</b>

## 6. Outcomes

### 6.1 Financial

Financial Outcomes recorded for this year is £325,601. This amount represents quantifiable benefits to clients such as;

- Service charges written off or reduced by the council
- Award of welfare benefits
- Grants obtained for clients
- Other financial gains

### 6.2 Other

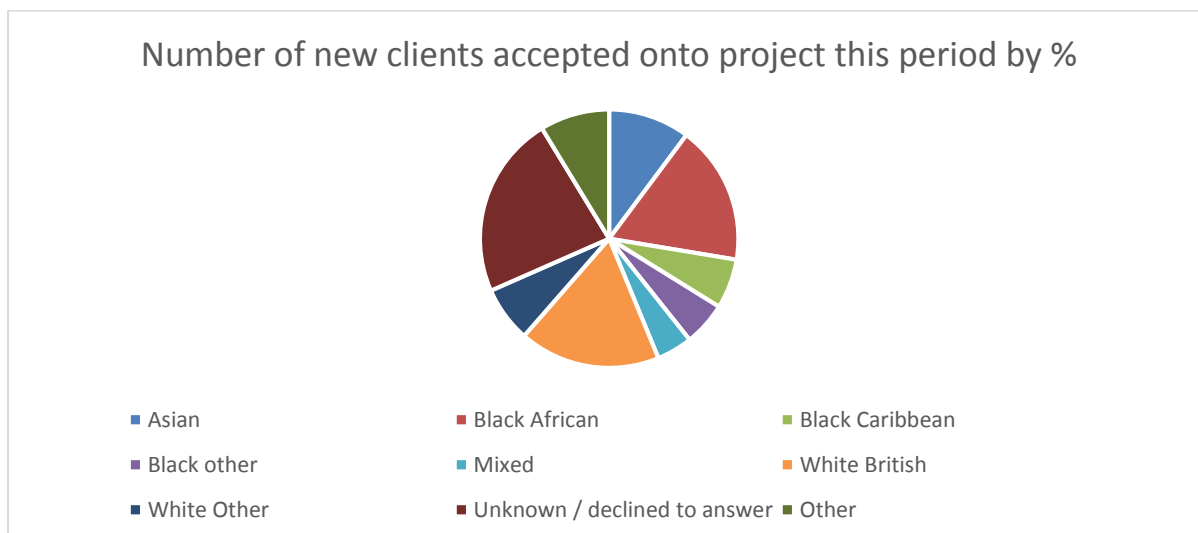
- A high number of leaseholders have expressed an increased understanding of their rights and responsibilities as leaseholders after receiving advice from the service.
- Leaseholders have also expressed a better understanding of the terms of their lease.

## 3. Client Profile Information

Of the clients accepted onto the project in this period

- 196 are receiving benefit entitlements
- 165 are male and 237 female

<b>Ethnic Group</b>	<b>Number of new clients accepted onto project this period by %</b>
Asian	10
Black African	17
Black Caribbean	6
Black other	5
Mixed	4
White British	18
White Other	7
Unknown / declined to answer	23
Other	9



<b>Where Clients are from by ward</b>		
<b>Post Code</b>	<b>Ward</b>	<b>Number of new clients accepted onto project this period</b>

SE5	Brunswick Park	9
SE5	Camberwell Green	11
SE1	Cathedrals	3
SE11	Cathedrals	5
SE1	Chaucer	10
SE21	College	2
SE19	College	1
SE22	College	2
SE22	East Dulwich	10
SE17	East Walworth	50
SE15	East Walworth	1
SE8	Evelyn	1
SE17	Faraday	25
SE1	Grange	2
SE16	Grange	8
SE15	Livesey	20
SE16	Livesey	6
SE5	Newington	1
SE11	Newington	3
SE17	Newington	10
SE15	Nunhead	21
SE14	Nunhead	3
SE15	Peckham	18
SE15	Peckham Rye	21
SE23	Peckham Rye	0
SE22	Peckham Rye	0
SE1	Riverside	2
SE16	Riverside	3
SE16	Rotherhithe	5
SE1	South Bermondsey	11
SE16	South Bermondsey	1
SE5	South Camberwell	5
SE24	South Camberwell	0
SE22	South Camberwell	3
SE16	Surrey Docks	2
SE8	Surrey Docks	1
SE15	The Lane	3
SE22	Village	19
Not Recorded		104
<b>Total</b>		<b>402</b>

## **7. Case Studies**

### **Case Study 1**

Client A is a retired Southwark Council leaseholder, suffering from severe asthma and age related health problems including severe mobility issues. He is in receipt of state retirement pension and pension credit. He was issued with a major works bill for just over £10,000 but failed to arrange a payment plan with the Council before the deadline. Client A came to after the deadline had passed and the whole bill became due.

Following an assessment of his circumstances, we advised the client that he may be entitled to help with his service charges because he was receiving pensions credit. We drafted a letter on his behalf to the DWP and received a response saying that they will award him the full amount to clear the major works bill.

#### **Outcomes:**

- Client had a better understanding of the terms of his lease relating to service charges.
- Client was able to clear his major works bill
- Client was also able to get help with ongoing annual service charge costs which he was not aware of before.

### **Case Study 2**

Client B is freeholder of an ex Southwark Council property. She received a county court claim for unpaid service charges.

Client B bought the freehold from a private seller not directly from the Council. The council only started enforcing payment over the last few years and Client B did not understand why she now had to pay them. Client B wanted help with preparing her defence.

Client B was advised of the following:

- Understanding the terms of her transfer.
- Rules relating to Benefit and Burden.
- Court rules and procedures.

#### **Outcomes:**

- Client lost the court hearing but she understood why.
- Client had a better understanding of her transfer covenants.

Even though client lost the hearing she commented on the ongoing support Citizens Advice had provided and as a result of our advice had the confidence to attend the hearing alone.

