

EXETER CITIZENS ADVICE

Karen Devaraj was the office manager at CAB, the Chief Executive having recently left and Carolyn Naylor one of the paid project workers and also a member of the Court Re-possession Team. She was both a generalist advisor and provided specialist advice for court repossessions, benefits and debt relief, the former extending beyond the Exeter boundary to Greater Exeter.

CAB operated an advice and information service and was represented on the Exeter Private Rental Forum. It also worked with Young Devon and supported the Homemaker scheme with a presence in the Civic Centre providing support with rental arrears, homelessness and debt. It had remained open during Covid but with doors closed seeing the more vulnerable and opening fully again in March 2022 between 8:30am and 6:00pm, being open for walk in's three mornings a week. It handles 6,000 cases a year mostly via telephone. Cases are split 45-50% benefits, 28-32% debt and 15% housing. Cases are interwoven, involving relationship breakdown, debt and domestic violence/abuse etc. This pattern was generally replicated across the country. The typical split in repossession was 25% private sector and the balance social housing.

Caroline attended Court every Tuesday with cases from outside Exeter such as Teignbridge and Mid Devon also referred to Exeter for support - the ushers and Court staff help as much as possible to direct individuals to CAB advisors. Quite often those under threat of evictions do not attend partly through fear and partly through resignation thinking that their case cannot be resolved. Prior contact cannot be made but a list of cases before the Court is provided. As such, there existed a gap in support between initial contact at Homeowner stage when circumstances were investigated and the Court appearance itself. The letter from the Court and from social landlords provide contacts for the tenants to seek support including CAB and Shelter. Although tenants may be told contrary, the final decision to evict does not rest with the Housing Association but with the Court. The average time period from receiving a notice to eviction was two to six weeks. Social housing providers operated protocols and could utilise mandatory reasons for eviction but could not use Section 21 notices.

Social housing did not use or contact CAB and usually, by the time issues reach Court, "patience has been lost" although CAB always endeavour to seek adjournments. Anti-social behaviour can be a reason as well as failure to meet rentals although complaints may be manufactured and the individual should then seek legal advice. Domestic violence and domestic abuse are also contributors.

The Group identified a need for the letters to be clear in advising the options available and that the Court of Justice and others as necessary should be approached on this.

Whilst the system prioritised families (although not the majority), it was common for single people presenting themselves as having complex needs, drug and alcohol problems and mental health issues, although the latter may require robust assessments.

Supporting Ukrainian refugees was a further and growing pressure and Government support would be reduced leading to even greater pressure on local government in future and which was considered to be a "timebomb". This cohort was also gravitating from the rural areas to the cities to be closer to services and

compatriots. Similarly, there was no let-up in the Afghan refugees influx and the two hotels (out of seven in the South West) in Exeter were full with currently 30 families waiting for permanent accommodation. Where those seeking a home refused two offers of accommodation, which could be as far north as Aberdeen, they could be deemed homeless and default to local authorities - they could only legitimately refuse on medical or other special grounds.

Assistance to asylum seekers was also available through Clears Springs Ready Homes.

Carolyn Naylor suggested the following areas as potential solutions:-

- changes to the planning system to control/limit short term lets and holiday homes;
- rent controls and a cap on rent increases;
- changes to the business tax regime to include student lets;
- greater control of landlords in terms of paying back deposits to ensure evictions do not occur until deposits are returned and help from other sources with deposits; and
- review and change the Local Housing Allowance.

Karen Devaraj recognized the need to work on cases earlier and that there could be improvements in the partnership working with the City Council. CAB was in the third year of its contract with the City Council with an extension for six months to April 2023 with the option of continuing for a further 18 months.

The Group noted the consensus for the partnership to become more focussed on key areas and for targets to be re-negotiated.

Additional CAB data, including on the various Advice Issue Codes (AIC), can be provided.

The Chair thanked Karen and Carolyn for attending.