

**Local Challenge 7: “To actively engage in preventing mortgage repossessions”**

| Area of Assessment                                      | Key Elements  | Areas to Consider  |
|---|---|--|
| We actively engage in preventing mortgage repossessions | A. Local partners are clear on local strategic response to preventing repossessions, and staff are trained to prevent mortgage repossession | <ol style="list-style-type: none"> <li>1. All Housing Options and contact centre staff have basic knowledge of all advice and support options available to homeowners in debt</li> <li>2. All partner agencies, stakeholders, and elected members are briefed on the local response to preventing repossessions</li> </ol>   |
|   | B. First contact point is effective and clear advice and signposting is available to support anyone seeking help                            | <ol style="list-style-type: none"> <li>1. Local authority website is up to date and accessible and available literature promotes local services and national helplines and offers good quality self-help advice</li> <li>2. Housing Options and key partners have named lead contacts within their respective services, who champion homeless prevention for homeowners.</li> </ol>  |
|   | C. Local authority and partner agencies publicise and market services and use local data to inform the local approach                       | <ol style="list-style-type: none"> <li>1. Publicity campaigns (for example, posters, leaflets, stands in public locations, local newspapers, radio) encouraging households with mortgage debt to access advice at the earliest opportunity</li> <li>2. Local data is being analysed and used to inform the local approach</li> </ol>   |
|   | D. Preventing Mortgage Repossession process is effective locally  | <ol style="list-style-type: none"> <li>1. Enabling and supporting access to court desk advice – either in the local area or at the nearest court(s) where mortgage cases are listed.</li> <li>2. In house money advice provision for homeowners or agreed referral arrangements in place</li> <li>3. Where money advice is provided in house or through a partner organisation, the advice meets recognised money advice standards</li> <li>4. Repossessions are prevented through a preventing repossessions fund or local alternative</li> </ol> |