

LANGLEY HOUSE TRUST

HELPING PEOPLE TO LIVE CRIME-FREE LIVES

Finance, Benefit and Debt Advice



langleyhousetrust.org

Company No. 07988197

Charity No. 1146504

Our Mission

Langley House Trust has a clear mission and commitment to work with individuals within the criminal justice system to provide rehabilitative support and solutions to end the cycle of reoffending in their lives.

Working to a high standard of support, during a twelve-month period, Langley House Trust has a 2.6% reconviction rate for individuals who are within our accommodation services.

With over 60 years of experience working with this client group, we recognise the barriers they face in other areas of society which impact on their everyday living and their ability to break free of offending.

Finance, Benefit and Debt Advice

For 6 years, Langley House Trust has been delivering specialist debt intervention work, with support around finance and benefits.

Regulated by the Financial Conduct Authority, debt case work involves:

- Undertaking comprehensive investigative work to understand the scale of debt a client is carrying
- Negotiating with creditors with debt moratoriums whilst we stabilise the situation
- Providing clients with all of the options available to them, enabling them to make an informed decision on how to deal with the debt.

Key to success is:

- Person centred, face to face appointments where clients can develop a relationship and trust the advisor
- Comprehensive understanding of the legislation and regulatory work around

debt advice and advocating for our clients' rights

- Recognising and providing support for the wider impact debt can have on clients' motivation, engagement and mental health.

Statistics & Testimonials

Currently, through (European Social Fund) ESF CFO 3 and CFO 4 contracts, we deliver these services across the South West, West Midlands, East Midlands and East of England.

Through these contracts we support over 500 individuals with debt advice per year.

During 2019 through our debt work:

- We secured moratoriums in 93% of cases whilst case work was undertaken
- Almost half of all our debt work involved some debts being written off
- Over half of our cases involved court and creditor payment agreements being accepted
- Almost 40% of cases involved a Debt Relief Order Application being accepted or prepared
- Less than 5% of clients disengaged with our services during the process.

In 2020 – 2021, we supported clients with a total live debt figure of over £150,000.

Case Study 1

A client had debts from HMRC, a mobile phone bill and court fines. His main debt with HMRC was from being categorised as self-employed from his teenage years, yet following this time he was employed on a PAYE basis, claiming benefits or in prison

The client was shocked when released from custody to receive a substantial tax demand from the registration of being self-employed. Our caseworker worked with the client to

develop a timeline of when he was employed through PAYE, in prison or receiving benefits and helped him in gathering the information needed. This was particularly challenging due to some of the companies he worked for no longer trading and he had no paperwork. However, we gathered as much information as possible, including evidence of his custodial dates and appealed the tax demand with HMRC. The appeal found that the tax demand was cleared and our client received a tax rebate.

Our caseworker also worked with the client to run a credit report which came back clear and helped develop a payment agreement for the court fines. As the credit report was clear it was determined that the mobile phone debt was now statute barred.

Case Study 2

A client was referred with a significant debt for a proceeds of crime arrangement, an unknown number of court fines, a consolidated loan, a credit card debt, an overdraft and no funds or assets. The client was incredibly concerned as to how this situation could be resolved, it was affecting his mental health. The client also found dealing with paperwork challenging due to dyslexia and due to an eviction he had lost much of his paperwork and documentation.

Before going into custody, the client was self-employed and was struggling to run his business. His offending, which led to a custodial sentence was to help supplement his income. In prison he was diagnosed with some significant mental health issues. The client wanted to establish a permanent solution to his financial situation.

Our caseworker ran a credit report and established the status of the POCA, as, if active, it can have interest of 8% being applied daily. We determined his solicitors

had challenged the POCA and it had been settled and we established the figure of the outstanding court fines. The client wanted to pay these on release from prison. There was also an unexpected debt on his credit report. This was successfully challenged as it was included in his consolidated loan.

It was important to our client to get into a good financial position on release as he wanted to continue to pursue self-employment. To improve this, he rejected a debt relief order or bankruptcy as possible solutions and instead chose to put forward payment agreements.

Our caseworker worked with the client to develop skills and assist him in budgeting, including practising on income and expenditure forms and eventually he could produce a financial statement for his creditors. We also impressed upon the client that court fines are priority debts and failure to pay could result in additional fines or further imprisonment.

We approached the courts, had his court fines consolidated, had the debt on his credit report removed and negotiated on the consolidated loan so the interest was paused until he was released from prison and his income and payment plan reviewed.

Contact Us

If you would like to know more about these services or how to commission them, please contact:

Heather Johnson - Head of New Business at Langley House Trust on:

h.johnson@langleyhoustrust.org
or development@langleyhoustrust.org

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Crime-Free Lives

Langley House Trust
PO Box 6364 Coventry CV6 9LL

T: 03330 035025
E: info@langleyhousetrust.org
www.langleyhousetrust.org

Twitter: @LangleyHseTrust

Registered Charity No. 1146304
Company No. 7888191

KAINOS COMMUNITY

Challenge to Change

Kainos Community
PO Box 6364 Coventry CV6 9LL

T: 02476 619703
E: admin@kainoscommunity.org
www.kainoscommunity.org

Twitter: @kainoscommunity

Registered Charity No. 1076206
Company No. 3771649

Part of the Langley House Trust group:

