

# **Strathclyde Housing Mediation Project**

## **Final Report**

**February 2022**

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## **Introduction**

In 2017 the Clinic was successful in a bid to SafeDeposits Scotland Charitable Trust. Their generous grant of £20,600 enabled the appointment of our first Project Development Mediation Worker.

The aim was to provide pro bono mediation for the private rented sector, particularly in cases coming from the Sheriff Court and which may go to, or have come from, the First Tier Tribunal (Housing and Property Chamber). We hoped to mediate cases where landlords and tenants were using a tenancy deposit scheme, and other property disputes such as factoring involving tenanted properties and disputes between tenants and letting agents. Working two days a week, the Project Development Worker concentrated on building relationships with the Housing and Property Chamber, observing their cases, producing mediation related documentation and establishing a pool of mediators. Contact was made with major landlords in the city and with both lettings agents and factors. Invitations to speak and contribute to a number of housing related events were also achieved. This led to a handful of cases which gave us something to build on for future years.

Further 2 years of funding (Yr 1: £14880, Yr2: £14965) enabled the appointment of a new Project Development Mediation Worker for a year in 2019 and again cases were limited. Recruitment for the final year of the project was hindered due to the pandemic however in January 2021 the Housing Mediation Project within Strathclyde Mediation Clinic was relaunched with a new Project Development Worker, again for 2 days per week for 1 year. This report will focus on the work done within the year January 2021- January 2022.

## **Publicity**

We launched our Housing Mediation [webpage](#) which contained information on the Project as well as useful resources for Tenants, Landlords and Mediators. We also produced a new flier that was emailed quarterly across the housing and advice sector in Scotland. This enabled us to raise the profile of the Project within the advice sector and with agencies acting on behalf of landlords. It also allowed us to establish relationships with councillors, agents and landlords and established organisations, who although did not have existing cases to forward to us, would keep our service at the forefront of their minds.

Articles in Landlord Focus, Scottish Housing News and Scottish Mediation helped promote the service to advice givers as well as mediators. Enthusiastic interest from the sector would follow these articles and surprise as to why more people were not accessing our free service.

## **Mediator Recruitment**

After the re-launch of the Project through the existing Mediation Clinic and an advert via Scottish Mediation, we recruited 17 mediators with legal and non-legal backgrounds and with an interest in housing disputes. All were offering their services pro-bono and were fully trained.

## **Re-focussing our aims**

The pandemic allowed us to take a step back and reassess our focus on the Project. Following a change in staffing and not receiving any cases from the First Tier Tribunal, our aim now was to offer landlords, tenants and agents a cost-effective, pragmatic and less stressful means of resolving their disputes consensually while helping them preserve relationships. Whilst contributing to good practice in the sector we hoped to contribute towards the reduction in the likelihood of evictions with their attendant social cost. We felt the pandemic heightened the need for such a service. We decided to approach established trusted organisations within the sector who may already be in contact with those close to eviction. It became apparent that, as with all mediation, early intervention would be key.

## **Attracting cases**

It was clear from dialogue with the sector that in order for advice givers to be confident in recommending mediation to their service users we should demonstrate what can be expected during a housing mediation session. We held a webinar showcasing a “Mock Housing Mediation” and saw many participants (120) join us from the Scottish Housing Sector, Landlord Services, Local Government and Advice Services.

The session highlighted the complexity of housing disputes. Questions illustrated the dilemmas mediators face, including how active they should be in making parties aware of their legal responsibilities, and when to step back to enable constructive conversation between tenant and landlord. They also demonstrated a wide range of expectations within the Private Rented Sector (PRS) about what mediation is and what it ought to do. We hoped the session would lead to a better understanding across the sector of how mediation can help in a variety of situations.

Feedback on the session was positive. Participants told us the session gave them an insight into how mediation works and how it can serve a useful purpose in resolving disputes. Some felt better placed to explain the process to service users. The session also highlighted that the project would benefit from external input in the form of information sessions from advice organisations. Feedback can be found in Appendix 4.

We followed up with a further mock mediation during COP26 that was publicised to the housing sector as “what happens in a mediation session” rather than being housing specific. This was also well received.

## **Mediator Training**

Although some mediators had an existing housing background we put training in place to support practitioners with the ever-changing housing landscape. Mediators were signposted to housing webinars, up to date legislation and housing advice. We were fortunate to have presentations from Citizen’s Advice Bureau, First Tier Tribunal, Scottish Association of Landlords and SafeDeposits Scotland, enhancing mediators’ ability to provide support to parties and signpost relevant organisations.

## **Challenges**

Our dedicated publicity materials and web pages allowed us to approach established housing/advice organisations with confidence. However, bureaucracy in some organisations meant that the process was extremely slow. The housing and advice sector were contacted widely; yet despite expressing enthusiasm for our service some found it difficult to see how we could deliver on access to justice or advise clients.

We forged links with Citizens Advice Service (CAS) at the start of February 2021. Discussions were helpful but consideration had to be taken on how to approach their various bureaux who are independent of CAS, and this took time. After several months of advertising our service via their email noticeboard some bureaux expressed interest in our service. In August 2021 we were delighted to pilot a referral scheme with Parkhead Citizens Advice Bureau (CAB) who hoped to refer suitable housing cases. We developed a referral process and carried out presentations for staff and mediators. Early intervention was a key focus. When no cases were being referred we looked at possible causes. We discussed the types of referrals for that area and we suggested changes to the approach in how mediation could be “sold” to parties. We decided from the outset that disputes between parties (including anti-social behaviour) were not suitable for the Project as this required a different type of mediation (Community Mediation). By the end of the Project no cases had been deemed suitable for referral.

We made contact with Glasgow City Council PRS Housing & Welfare Team. Again from dealing with them from March 2021 progress was slow. We presented to team leaders who thought it was a worthwhile idea and could possibly help them with their own cases. We reassured them about the practicalities of setting up data sharing agreements and kept in regular contact. They were keen to publicise the service to their users. However, they were a small team with limited resources. We discussed starting a pilot referral service with them and this was met with enthusiasm. We presented to the main teams (repairs and private landlord) who were a little sceptical. It was clear that we needed to do some more work on explaining what mediation was and what it was not. This led to us staging the mock mediation. This showed us that some in the sector would have reservations in referring clients in case they did not get what they considered to be access to justice: in effect legal advice about the court and tribunal system.

We discussed other avenues within Glasgow City Council PRS Housing & Welfare Team and we agreed that our service fitted well with them in dealing with landlords and tenants rebuilding relationship either to allow continued accommodation with the existing landlord or until another property is found for the tenant. Their aim is to avoid homelessness at all costs. Again we had agreed plans to set up a pilot scheme; however their team became even busier and the Housing Project was not a priority.

We also approached housing and homeless charities with a view to possible collaborations. However, as with the preceding paragraph, this proved difficult to tap into. The idea of mediation was feasible but selling it to the advice workers was going to be difficult and were again faced with some resistance. We changed tactic again and approached them in collaboration with Scottish Mediation with a view to presenting the benefits of mediation, but again there was no interest.

We explored collaborating with SafeDeposits Scotland and had talks to establish what we could deliver that their Dispute Resolution Service could not. We spoke of the team referring cases that were going to be referred to Simple Procedure. At the time there was uncertainty over whether their SDS would continue so this was not pursued.

We approached the Housing and Property Chamber (HPC) again. However, their stance was unchanged in that although they could recommend mediation at various points throughout their process they would not recommend a particular mediation service. The contrast with the sheriff courts' approach to Simple Procedure is stark, contributing to our impression that the housing sector will require significant culture change, or legislation, before mediation is viewed as a credible way to resolve disputes.

There were many discussions with letting agents who either claimed to mediate on a day-to-day basis (so why would they need our service) or said had minimal issue with their private rented tenants. The HPC database did not reflect what was being said by the agents.

We were approached by Living Rent to mediate a case for client who was having difficulties with their landlord. This proved a challenging case but it settled. This was a considerable achievement for us and we hoped through word of mouth that more cases would follow. This mediation prevented a tenant from being evicted whilst signposting both parties to the available information they required to be aware of their rights.

## **Case Numbers**

The majority of our cases have come from Simple Procedure. The one case that was making its way through the First Tier Tribunal did settle successfully. This referral came from one of the parties who had heard of the Mediation Clinic and proposed a session with the other party. Despite the case to referral rate being mid-range and numbers being low; overall we had an excellent rate of cases that mediated and settled.

## **Client Feedback – what did mediation achieve?**

“From our point of view it gave the tenants an outlet to vent. Mediation cut through the noise ... we felt it highly productive”.

“A settlement agreeable to both parties”

“Very helpful in moving the situation forward”

“We found it exceptionally useful because the day started with the home owners articulating 7 issues but after discussion we were able to narrow it down to 2 specific complaints which we were able to quickly deal with and resolve”

## **Access to Justice**

It was clear from speaking with the sector that there were concerns regarding access to justice. During mediation any decisions on potential outcomes are decided by the clients involved – not the mediators. However, mediators are individuals from all walks of life and carry a varying amount of knowledge. Although neutral, to allow clients to make informed choices, mediators can signpost clients to information that is already in the public domain. More work is required to convince advice services that clients could be confident in mediating whilst still achieving access to justice.

## **Conclusion**

It proved difficult to get housing cases to mediation across the board. This suggests that changes are needed elsewhere in the system before we would see an impact. More needs to be done to highlight the benefits of mediation to the sector and at the moment confidence is limited.

We would have witnessed a difference in referrals if the Housing and Property Chamber were able to refer to us directly. This was a major barrier to us helping people in disputes. Despite the First Tier Tribunal seeing more civil cases requesting awards for payment of rent arrears we still only received one case.

There seems to be disparity across the sector with regards funding. Any funding of projects appeared to be temporary and organisations did not have the time or resources to support to embrace another project.

Although the Project has come to an end, we have continued with the mediation service. We established contacts with agents for landlords who would not have considered mediation previously and these have been in touch with us and have used our service. Our general contact with CABx has increased and although they aren't referring housing cases they are referring consumer cases, and this has raised the profile of the Mediation Clinic in general.

We will keep in contact with the connections that were built up during the project and will still be on hand to take housing referrals if and when they arise.

**Pauline McKay, Housing Mediation Development Worker**

**Finance****University of Strathclyde Housing Project - K171558-101****Income from SafeDeposits Scotland Trust (All Awards)**

2017: £20,600

2019: £29,845

£50,045.00

**Expenditure**

Salaries: £46,389.59

Equipment: £533.92

Consumables: £18.74

£46,942.25**Balance****£3,102.75**

## Appendix 2

<b>Case Numbers: Housing - all areas (Oct 2020 – January 2022)</b>	<b>Airdrie</b>	<b>Ayr</b>	<b>Dumfries</b>	<b>Glasgow</b>	<b>Kilmarnock</b>	<b>Paisley</b>	<b>Self</b>	<b>FTT</b>	<b>TOTAL</b>
No of Referrals	4	1	1	18	3	2	8	1	<b>38</b>
No of Referrals that turned into cases	2	1	1	7	3	1	3	1	<b>19</b>
No of Cases that Mediated	2	1	1	4	3	1	3	1	<b>16</b>
No of Cases that Settled	1	1	1	4	2	1	2	1	<b>13</b>
No of Cases that did not settle	1	0	0	0	1	0	1	0	<b>3</b>
No of Cases Partial Settlement	0	0	0	0	0	0	0	0	<b>0</b>
No of Cases Settled without Mediation	0	0	0	2	0	1	0	0	<b>3</b>
No of Cases Mediated but pending outcome	0	0	0	0	0	0	0	0	<b>0</b>
No of Cases Mediated by Zoom	2	1	1	4	3	1	3	1	<b>16</b>
% of Cases from Referrals	50%	100%	100%	39%	100%	50%	38%	50%	<b>50%</b>
% of Referrals that mediated	100%	100%	100%	57%	100%	100%	100%	84%	<b>84%</b>
Settlement rate %	50%	100%	100%	100%	67%	100%	67%	81%	<b>81%</b>
No of Cases - no response from either party	0	0	0	1	0	0	0	<b>1</b>	<b>2</b>
No of Cases that did not mediate - but contact from one party	1	0	0	3	0	0	1	<b>5</b>	<b>10</b>
No of Cases that did not mediate as <b>claimant</b> withdrew/declined	0	0	0	2	0	0	0	<b>2</b>	<b>4</b>
No of Case that did not mediate as <b>respondent</b> withdrew/decline	0	0	0	1	0	0	1	<b>2</b>	<b>4</b>
No of Cases that did not mediate -used another mediation service	0	0	0	0	0	0	0	<b>0</b>	<b>0</b>
No of Mediations to be arranged	1	0	0	2	0	0	0	<b>0</b>	<b>3</b>
No of Mediations arranged by not yet taken place	0	0	0	0	0	0	0	<b>0</b>	<b>0</b>
No of intakes in progress	0	0	0	2	0	0	1	<b>0</b>	<b>3</b>
No of Party Action Required in progress	0	0	0	1	0	0	1	<b>0</b>	<b>2</b>
<b>Types of Housing Case Referrals</b>	<b>Airdrie</b>	<b>Ayr</b>	<b>Dumfries</b>	<b>Glasgow</b>	<b>Kilmarnock</b>	<b>Paisley</b>	<b>Self</b>	<b>FTT</b>	<b>TOTAL</b>
Landlord/Tenant	0	1	0	1	3	0	4	0	<b>9</b>
Factors	4	0	1	16	0	2	2	1	<b>26</b>
Neighbourhood	0	0	0	1	0	0	2	0	<b>3</b>



### **Case Study 1**

A landlord had been experiencing issues with a tenant over payment of rent for a number of years. The landlord had not been able to make contact with the tenant and was considering an application to the Housing and Property Chamber to resolve the matter.

Outcome: A full settlement was reached regarding payment and the relationship between landlord and tenant began to recover.

Mediation allowed the landlord to hear of the tenant's difficulties (medical and bereavement). Both parties had made assumptions prior to mediation: the tenant that the landlord was simply seeking eviction, and the landlord that the tenant would make excuses or be unable to make payment. The mediation allowed a confidential and safe space for a full and frank conversation about the amount owing, the tenant's ability to pay and ways of working together to prevent the same situation recurring.

### **Case Study 2**

The parties came to mediation over the repayment of a deposit. The tenant had paid the landlord a deposit equal to three months rental in respect of business premises. The business failed and the tenant gave notice to terminate the lease prematurely. The landlord sourced a new tenant but gave him a three-month rent holiday and refused to refund the deposit to the erstwhile tenant.

Outcome: The matter settled, with the landlord offering a partial refund of the deposit.

The mediation enabled the parties to see each other's perspective. The tenant thought that the new tenant had taken occupation at the beginning of a month, whilst it was in fact at the end of the month. And the tenant was not aware of the expense to which the landlord had been put in finding a new tenant. The landlord, in turn, learned that the tenant had suffered a loss with her business, and developed some sympathy for her. It was the sharing of information that helped the parties develop some empathy for each other, to the point where both were prepared to compromise.

### **Case Study 3**

The Claimant (A) represented a self-factor organisation for a group of flats. The Respondent (B) was an individual living in one of the flats, who was represented by a solicitor on the day.

The dispute between the parties stemmed from B's non-attendance at factor meetings and zero-contribution of maintenance cost shares for a number of years. A had made numerous attempts to invite the respondent to meetings but had not received any response from B.

Eventually A raised a simple procedure action and the sheriff referred the matter to mediation.

Outcome: Both parties agreed to a financial settlement including the maintenance costs that were evidenced and an electricity bill that had become due. Other ideas were agreed upon: that B would set up a factor bank account and would take more care around neighbours and be more neighbourly.

During the mediation, the respondent wanted invoices for maintenance work done to the property to be evidenced and also proof that it fell within the remit of the factors.

The claimant was flexible over disputed invoices, but did wish for the respondent to become more neighbourly and attend factor meetings.

### **Case study 4**

A factor was invoicing the owner of a property, but the invoices remained unpaid due to them being sent to the incorrect address. The factor sued the owner, after which the owner paid the outstanding invoices but refused to pay the legal expenses. This was the issue which was brought to mediation.

Outcome: The matter settled, with the parties reaching a compromise in respect of expenses.

An interesting point which arose during the mediation was as a result of a misperception by Party A regarding the capping of expenses in simple procedure cases. She offered £150 to Party B, which was rejected, but wasn't prepared to increase her offer as she believed that Party B would not be awarded more than £150 by the Sheriff. It required some mediator input (in a private session) to advise her that Sheriffs are inclined to award £150 for expenses as well as £100 for the cost of issuing the summons. Upon acquiring this information she increased her offer to £250 and it was accepted. A passive approach to the mediation would not have achieved a settlement, and Party A would have probably been ordered to pay £250 by the Sheriff.

## **Case Study 5**

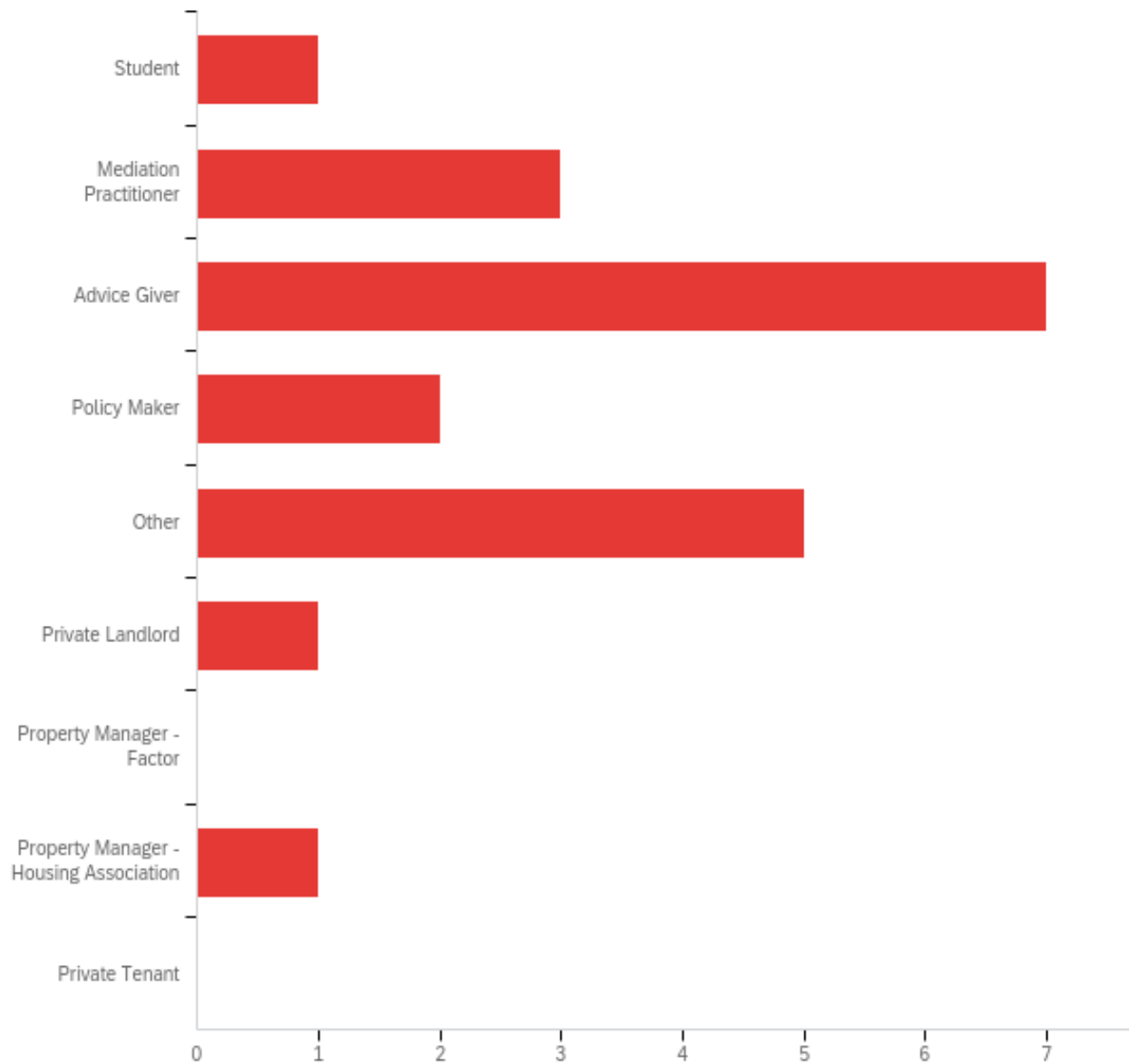
An owner of a flat failed to pay his contribution to a factor for about eight years. The factor had sent monthly invoices to an address at which the owner was no longer resident. The factor had obtained a decree by default against the owner for arrear payments but was still prepared to mediate at the owner's request to try and understand the owner's position in the matter.

Outcome: The matter settled, with the factor agreeing to abandon all legal expenses.

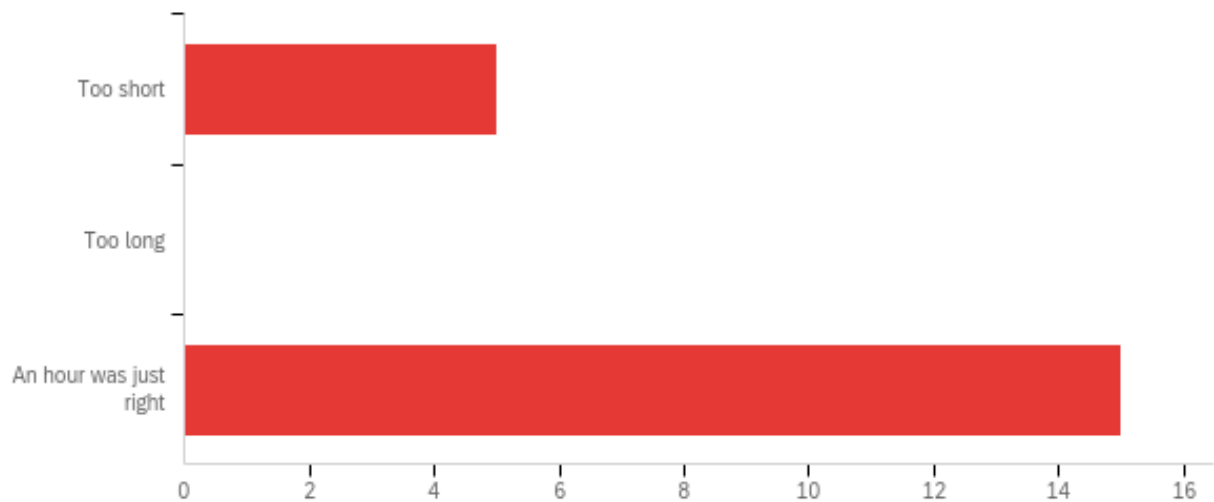
It was significant that the factor was prepared to mediate even although it had already obtained a decree against the owner. Both parties cooperated well in the mediation and had understanding for each other's positions.

*Feedback from Mock Housing Mediation - Strathclyde Housing Mediation Project*  
June 18th 2021, 3:36 am MDT

**Q1 - In what capacity were you attending the mock housing mediation webinar?**



## Q2 - What did you think of the duration of the session?



## Q3 - If you logged on from outside Scotland, please tell us where you logged on from.

If you logged on from outside Scotland, please tell us where you logged on from.

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The Midlands

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Macclesfield (England)

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N/a

## Q4 - What did you take away from the mock mediation session?

What did you take away from the mock mediation session?

The mock mediation session provided some value in giving those new to it an idea about how mediation can serve a useful purpose in resolving disputes and although it seemed short it provided a snap-shot without being too disruptive to the delegates busy schedules. I liked the bit where Charlie asked the mediators and participants to give a bit of commentary about the experience. Mediation still seems to have undeserved mystery about how it works, the role of the mediator and the importance or otherwise that the mediator has an "expertise" in the area that they are mediating. I was stuck by comments being made about conduct of participants leading to mediation being brought to an end and about the law and its place in mediation. I was frustrated by the mediators not giving the participants time to speak and negotiate between themselves although maybe that is for reasons of convincing those that may refer the cases, seeing mediators playing a more important part in the process than they need.

Outline format of a mediation Value of mediation rather than legal route for such issues Emphasis on inviting participants to find their own solutions, without anything being imposed Importance of respect

It gave a better understanding of the process involved and reinforced the fact the mediators are facilitators and not judges and that ultimately mediation is a means for the parties to have an open discussion in a neutral environment in the hope they can come to a resolution.

A better understanding of the mediation process and the role of the mediator

I did not realise each party has a separate mediator, which actually makes sense now. It really helps that issues can be resolved before any legal action is necessary. I suppose I am thinking this will work if both parties agree to mediation and are able to come to a compromise. May use the service in the future

Mediation may be helpful in some housing situations

I work for a local authority in Housing Policy and Strategy so it was interesting to note that no legal advice was given, no caution on the irregularities of the set up between tenant and landlord, it was an insight into the impartiality a mediator has to use in trying to facilitate a successful outcome for both parties

How the introduction of a neutral 3rd party with no agenda other than to assist the parties to find a mutually satisfactory solution can bring about a change in the behaviours of both parties and facilitate a solution

The careful neutrality of the mediators, not even pointing out the landlord's legal obligations (to replace the bath, deal with the deposit correctly), and the fact that the tenant had not withheld her rent in the correct manner, surprised me. I would have been tempted to see it as my duty to tell "the facts", but can see that the parties reached their own agreement this way. The landlord's hurt feelings reminded me that private landlord/tenant relations are often personal and delicate, especially but not only if the people already knew each other. The scenario was complex enough to bring up many aspects to think about. The actors were excellent.

That it is a useful way to resolve a dispute in certain situations but both parties have to be willing to do so

Good to get a resolution; both sides got a chance to air grievances

Some instruction on how such a case could be managed differently, having been involved in the original case. More importantly how mediation is perceived by non-practitioners, the misunderstandings many have and how these may be addressed.

It was good to see the mock mediation session and what was involved and then be able to relate to issues in real time.

Thought online made it more difficult to create right mood and empathy

Landlord and tenant issues are precisely the same north of the border, there were some great reflections in relation to the landlord/brother comments, in terms of explaining what was going on the "interruptions" worked really well, similar way that I've worked when doing workshops

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Really valuable to see how the mediation process works in real time and assists us explain to our service users what they can and cannot expect from medication.

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That staff do most of these conversations anyway. We have no local mediation services and staff don't have time to sit for hours with clients to resolve the issues.

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It was the first time I had witnessed a mediation service and was impressed how consensus was reached between two parties that seemed such a distance apart,

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I found the session very interesting and got a good insight into how much preparation is needed to carry mediation out, it has got me rather interested in getting involved myself as a mediator

## Q5 - What could have worked better?

What could have worked better?

I think Roy's comments about the importance of the pre-mediation part of mediation was beneficial as otherwise the exercise gave the delegates a someone distorted view of the mediation process particularly around its value in developing rapport between the mediators and participants and how this facilitates the mediation meeting process. Mediation particularly facilitative at its best, is pretty unimpressive in terms of the performance of the mediator, as they don't need to do much and that's a difficult idea for folk to get their head around particularly those from whom we want referrals. Delegates need help in understanding the difference between facilitative, evaluative, transformative mediation, arbitration/adjudication.

Some comment on the pre-mediation session with participants Role play of breakouts to cool proceedings.....mediators interacting with each participant in turn Drafting the mediation agreement

I think an explanation as to the circumstances when mediation can be used other than during the course of a Tribunal.

I feel it went well

Summary on the briefing (the one to one chat with the tenant and landlord) that happens before hand in advance along with the scenario.

I enjoyed the role playing but would have liked to hear more from the mediators on things like de-escalating a heated confrontation and perhaps would have liked to see a bit more housing knowledge in place, I think it would be important to use the rights of both tenant and landlord as a foundation to how these matters are resolved.

More time to develop the characters and the situation would have helped

The time scale could have been explored. For how long did the landlord ignore the tenant's emails telling him that the bath repair hadn't worked? Also, the issue of whether or not the tenant should have received compensation for the (presumably unreasonably long) period when she didn't have a bath was interesting but brushed over by her capitulation, accepting the withheld rent as payment for money she had spent on repair materials. I don't know whether she should have, but she didn't seem to get enough support from the mediators for that as a possibly reasonable expectation.

I thought the session worked very well despite current restrictions.

Only 1 mediator

I think had there been more time for q&a and interaction with the audience the session would have achieved more. Moreover there was more to be addressed that wasn't touched on. Given the time limit however I'd argue all was done well.

Given restrictions it was brilliantly paced and explained so nothing

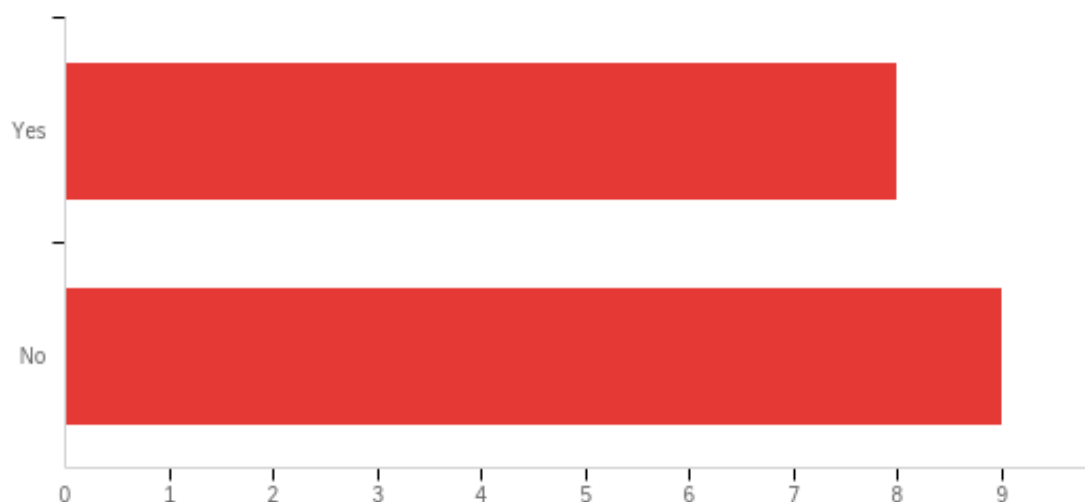
None

Could have been more discussion about the barriers housing professionals and landlords face when dealing with these situations and the difficulties in accessing mediation. Also I really wanted to hear what other professionals do/did with restricted time and no services immediately available.

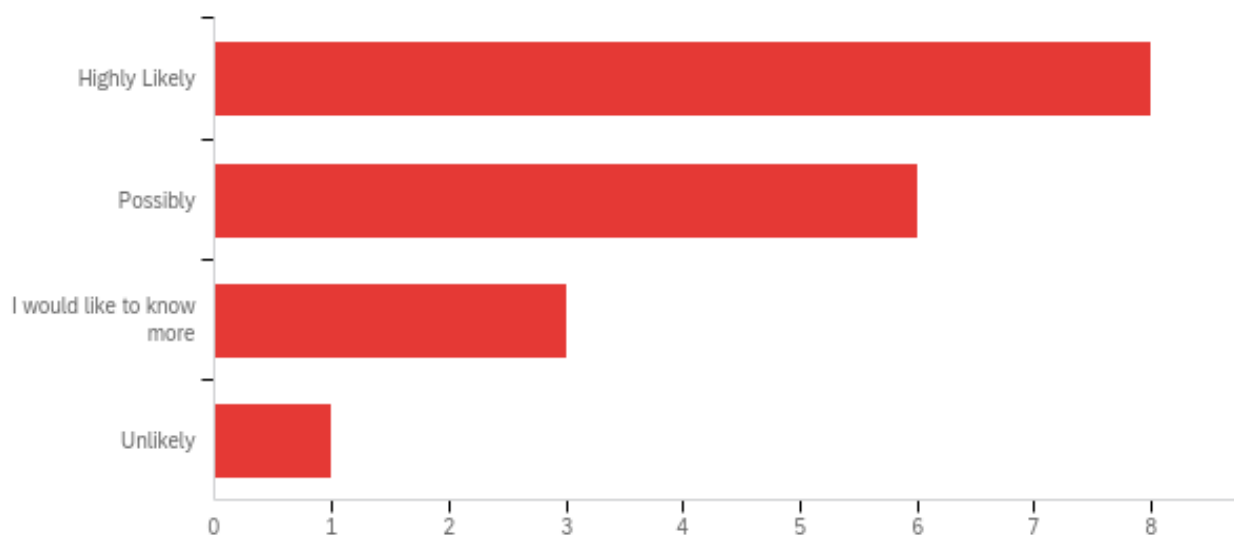
found the mock session worked really well



**Q6 - Do you or your organisation recommend Mediation as a way of preventing the escalation of housing disputes? If yes, please tell us about the process.**



**Q7 - Having watched our mock mediation, how likely would you be to refer a dispute to mediation if you don't already?**



## Q8 - What factors if any, would discourage you from referring a dispute to mediation?

What factors if any, would discourage you from referring a dispute to mediation?

Having somebody else involved in a dispute and the disruption that can create. The mediator making it worse. Volunteer mediators who don't have expert knowledge, skills and experience. Wanting somebody else to make a decision such as a tribunal or court particularly where the participants think they are right and that a tribunal or court is bound to rule in their favour. Cost and time.

None

Parties are often so entrenched in their own particular stance that they do not want to compromise

If it had reached a stage where both parties are very volatile and if there was a strong legal argument for our client

can't think of any

Ensuring that the dispute is suitable for mediation rather than say arbitration or Civil action

None, as a last resort.

Both parties have to be willing. Cost. Sometimes there is no point suggesting mediation until parties' position are set out and strengths/weaknesses are known. In the case you covered the Landlord was very lucky to get away with what he did. He should have provided a new bath straight away!

Sometimes my clients do want to talk to the other party, opens up bad feeling.

The usual, power disparities, legal precedence etc.

We would hope to be able to resolve the issue in-house without the need for mediation but if it had escalated beyond resolution we would consider mediation

NA - I'm a Mediator

The time. And the lack of services in my area

## Q9 - What other housing mediation issues you would like covered in further webinars?

What other housing mediation issues you would like covered in further webinars?

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Neighbour disputes

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Rent Arrears, ASB, tenant not taking care of property

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family mediation and relationship breakdown

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Factor disputes; Owner Association disputes, neighbour disputes

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Do come across situations of bad workmanship and overcharging.

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I think a case with less of an existing relationship where the threat of eviction is much more severe.

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Noise (and dogs) love to see how others have dealt with the issues I have with local housing association work

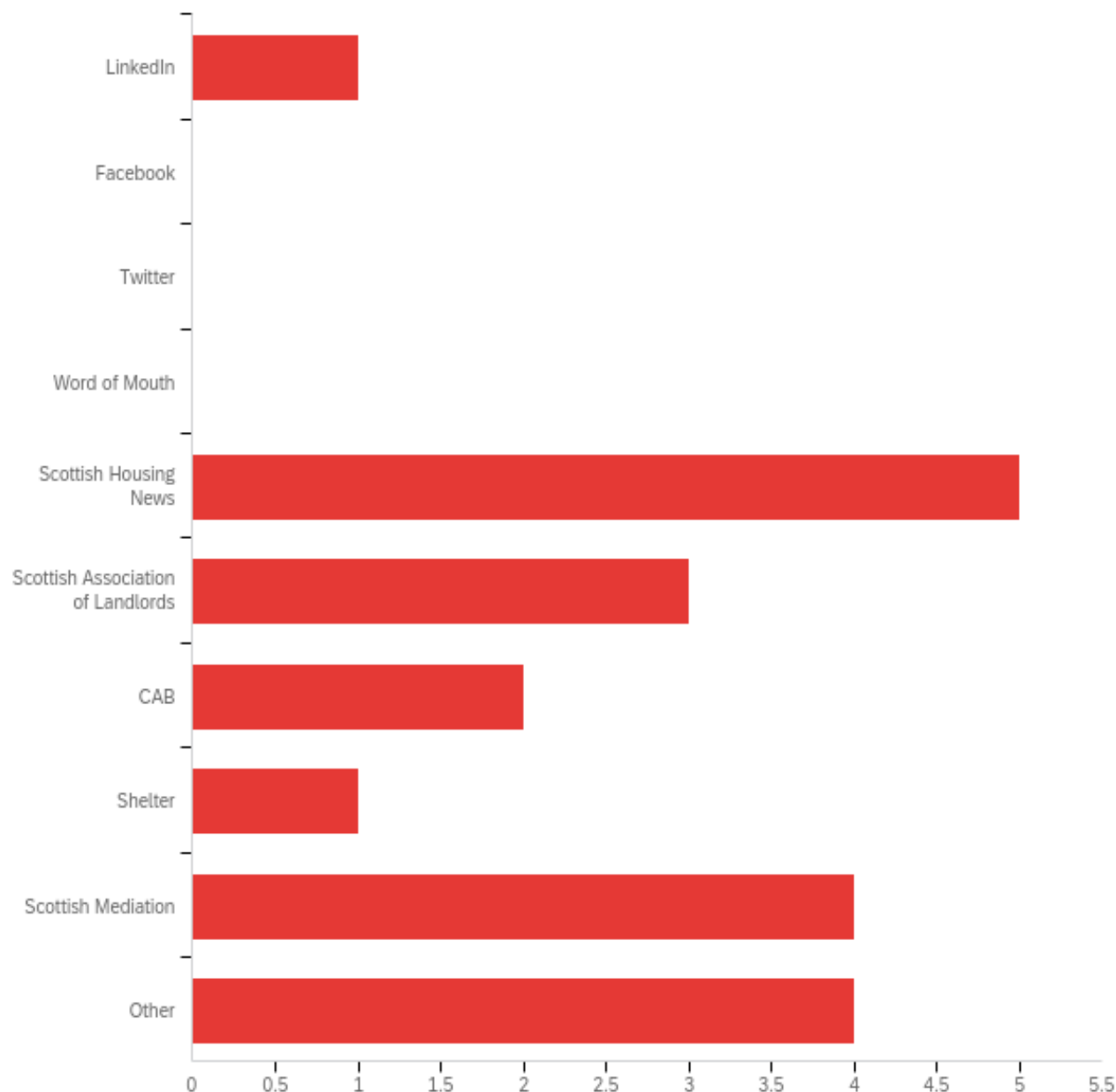
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Owner Occupier disputes with factors over repairs?

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Information and advice for professionals as to how to do this within their job.

Q10 - Where did you find out about the webinar?



**Q11 - If you would like us to contact you to discuss ways in which our service could benefit you in your role, please leave your contact details below.**

If you would like us to contact you to discuss ways in which our service could benefit you in your role, please leave your contact details below.

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I have an ongoing dispute with my Owners Association which you may be able to help with and I should like to discuss.