



Duncan Lewis
Solicitors

London borough of Enfield

By way of email

housingadvice@enfield.gov.uk

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www.duncanlewis.com

Our ref: ANDREC/ B184****3/DB

Date: 15th December 2023

Andre Cummings

Housing

ddi: 02072752883

AndreC@duncanlewis.com

City Office

Dear Sirs

APPLICATION FOR HOUSING UNDER THE HOUSING ACT 1996 PART VII S183.

Our Client:

DOB ****

The above instructs us. Please find enclosed signed client authority form.

Our client is presenting as homeless to your authority. Please treat this letter as an application for housing under the Housing Act 1996 Part VII, s183.

We refer your authority to section 175 of the Housing Act 1996 (the 1996 Act):



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Homelessness or threatened with Homelessness (s175)



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We refer your authority to section 175 of the Housing Act 1996 (the 1996 Act):

- (1) A person is homeless if he has no accommodation available for his occupation, in the United Kingdom or elsewhere, which he—*
- (a) is entitled to occupy by virtue of an interest in it or by virtue of an order of a court,*
 - (b) has an express or implied licence to occupy, or*
 - (c) Occupies as a residence by virtue of any enactment or rule of law giving him the right to remain in occupation or restricting the right of another person to recover possession.*
- (3) A person shall not be treated as having accommodation unless it is accommodation which it would be reasonable for him to continue to occupy.***

A person is threatened with homelessness if it is likely that he will become homeless within 56 days

Our client falls under S 175 (3) as person who is homeless due to accommodation not being reasonable for them to occupy. She is the tenant of 7 Tennyson Close, Enfield, London. Our client instructs she was assaulted on 26th November 2022 as a result of an altercation at a bar and since then she has been frightened to return to the flat. DC Neha Chadda confirmed that the injury to her hand was caused by the assault and that the suspects lived in the same estate as her, and recommended that she should be moved due to the proximity of the suspects and the mental and physical toll the incident had taken on her(see attached).

Since this incident our client has been homeless rough sleeping at friends' houses. Further our client recently got a call from a neighbour informing her that they could smell burning coming



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from the flat. Our client returned to the flat with her family who could not believe the state the flat was in, the mould has taken over the flat which our client had reported previously to London and quadrant. The plug in the property had burned out and melted which has now caused the system to no longer work, further the water and heating system. (See attached)

Eligible for Assistance (s185)

Our client is eligible for assistance as they are a British citizen and was born in London, England on 26/08/1989

Priority Need (s189)

Our client is in priority need under section 189(1) Housing Act 1996.

(1)The following have a priority need for accommodation—

(a)a pregnant woman or a person with whom she resides or might reasonably be expected to reside;

(b)a person with whom dependent children reside or might reasonably be expected to reside;

(c)a person who is vulnerable as a result of old age, mental illness or handicap or physical disability or other special reason, or with whom such a person resides or might reasonably be expected to reside;

(d)a person who is homeless or threatened with homelessness as a result of an emergency such as flood, fire or other disaster.



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Our client falls under section 189(1) (c) Housing Act 1996 as she is a *person who is vulnerable as a result of old age, mental illness or handicap or physical disability or other special reason, or with whom such a person resides or might reasonably be expected to reside.*

Our client suffers from the following health conditions:

- a. Depression
- b. Anxiety
- c. Post-traumatic stress disorder
- d. Asthma
- e. Insomnia
- f. The loss of use of her right (and dominant) hand
- g. emotionally unstable personality disorder (EUPD)

Our client has a history of anxiety, asthma and depression, being homelessness has exacerbated her health conditions. Our client has a physical impairment as stated under s6(1) equality act 2010 as the impairment has a substantial and long term adverse effect on our client to carry out normal day to day task. Our client instructs that she has lost the use of her right hand and she needs help with shopping, cooking, cleaning and literacy (specially, completing form) as a result of her injury.





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Our client medical conditions are supported by Psychiatrist, Dr Hilary Scurlock, whom states our client has “EUPD” (which stands for emotionally unstable personality disorder) and mixed anxiety and depressive symptoms, possibly related to PTSD. Our client is currently prescribed mirtazapine by her GP

Our client further falls under the Homelessness code of guidance for local authority’S8:

8.14 *A person has a priority need for accommodation if they are vulnerable as a result of: (f) ceasing to occupy accommodation because of violence from another person or threats of violence from another person which are likely to be carried out; or,*

Our client was assaulted on 26th November 2022 as a result of an altercation our client is now in fear to return to the property and thus sleeps at different friends’ houses.

Duty to make enquiries (s184)

We submit that on the basis of the presenting evidence your authority has reason to believe that our client may be homeless/ threatened with homelessness and therefore has a duty under s184(1) to make reasonable enquiries into this case and to provide a written decision (s184(3) & (6)).

Interim Accommodation Duty (s188)



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The main homelessness duties in s.193(2) and s.195(2) of the 1996 Act (to secure accommodation or take reasonable steps to prevent the loss of accommodation) apply only to applicants who have a priority need for accommodation (paragraph 10.2 of the Homelessness Code of Guidance).

We believe that on the basis of the presenting evidence from our client and the evidence contained in this letter, that your authority has reason to believe that our client may be homeless, eligible for assistance and in priority need and therefore is required by s.188(1) to provide suitable accommodation pending completion of your enquiries. This duty arises and is irrespective of local connection with your authority.

In *R(Aweys and others) v Birmingham City Council* [2007] EWHC 52 (Admin) (approved by the Court of Appeal [2008] EWCA Civ 48), Collins J rehearsed what should be trite law to any housing authority: “It is apparent that the threshold for the duty of Councils to act under s.184 is a low one (cf: *Mohamed v Manek & another* (1995) 27 H.L.R. 439@449) since it arises if they have reason to believe the applicant may be homeless or threatened with homelessness. In the vast majority of cases, the making of the application will mean that it is difficult if not impossible for the Council not to believe that the applicant may be homeless or threatened with homelessness.

Furthermore, no particular form of application is prescribed. This is not surprising since the provisions are dealing with people who are likely to be vulnerable and who cannot be expected to have obtained legal advice or to have an acquaintance with the statutory provisions. If it is apparent



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from what is said by an applicant (for there is no requirement that an application be in writing) or from anything in writing that he may be homeless or threatened with homelessness, the duty is triggered.”

Should you refuse to accommodate our client, Ms. DB will suffer detriment, and we will have no option but to advise our client of Judicial Review proceedings for the failure to discharge statutory duty towards our client. Ms. DB requires immediate accommodations from the council that will take into consideration their medical needs.

If you have any queries, please contact Andre Cummings by telephone on 02072752883 or by email at AndreC@duncanlewis.com . Please ensure that you quote our reference number above in all correspondence and communications with this office.

Yours sincerely

Duncan Lewis

Duncan Lewis

Encls.

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**DRDABIDOYE
DR Y CHONG**

**NIGHTINGALE HOUSE SURGERY 1-3 NIGHTINGALE
ROAD EDMONTON LONDON N9 8AJ Tel: 0208 805 9997
www.nightingalehousesurgery.nhs.uk**

13 January 2023

YC/KM

PRIVATE & CONFIDENTIAL

TO WHOM IT MAY CONCERN

Dear Sir/Madam

Re: Miss DB dob *** NHS No: ***** 23 Byron Terrace, Hertford Road, London, N9 7DG**

I can confirm that the above 33-year-old lady is a patient registered at our practice.

Going through her medical records she has had a history of depression since 2008.

She was assaulted on 26th November 2022 and was admitted to North Middlesex Hospital A&E department with bleeding in the right hand. She was examined by the surgeons and had a rupture of the flexor digitorum superficialis tendon and was treated with antibiotics and bandaging.

According to the patient, following review, they are going to have to operate on the injury to repair the tendon in March.

Due to the assault, she has been suffering an acute exacerbation of her mental health issues. She informs us that the police have assessed her flat and deemed it unsafe to live in and therefore currently she is homeless and has been put up by her friends and temporary accommodation.

She is struggling to sleep. She was very tearful when she spoke to my colleague Priya Sharma and was started on anti-depressants Mirtazapine On 7th December 2022.

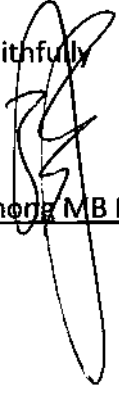
When she was reviewed by Miss Sharma on 21st December, she was extremely stressed and has self-harmed. She was also getting thoughts of self-harm and is

waiting for therapy from the mental health team. She is very stressed about her homeless situation.

We would be grateful if she could be provided with suitable accommodation as soon as possible due to the impact it is having on her mental health and as well as her recovery from the hand injury.

Many thanks.

Yours faithfully


Dr. Y. Chong MB BS DRCOG

**DRDABIDOYE
DR Y CHONG**

**NIGHTINGALE HOUSE SURGERY 1-3 NIGHTINGALE
ROAD EDMONTON LONDON N9 8AJ Tel: 0208 805 9997
www.nightingalehousesurgery.nhs.uk**

26 January 2023

PRIVATE & CONFIDENTIAL

Re: Miss DB dob *** NHS No: ***** 23 Byron Terrace, Hertford Road, London, N9 7DG**

I can confirm that the above 33-year-old lady is a patient registered at our practice.

Going through her medical records she has had a history of depression since 2008.

She was assaulted on 26th November 2022 and was admitted to North Middlesex Hospital A&E department with bleeding in the right hand. She was examined by the surgeons and had a rupture of the flexor digitorum superficialis tendon and was treated with antibiotics and bandaging. She notes that she had a form of surgery initially in November 2022 and she has been having hand therapy since.

According to the patient, following review, they are going to have to operate on the injury to repair the tendon in March 2023.

Due to the assault, she has been suffering an acute exacerbation of her mental health issues. She informs us that the police have assessed her flat and deemed it unsafe to live in and therefore currently she is homeless and has to stay sometimes with friends in the day. She has to leave the friends at night and stays in the streets and sometimes wherever she can.

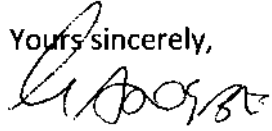
She is struggling to sleep. She was very tearful when she spoke to my colleague! Priya Sharma and was started on anti-depressants Mirtazapine On 7th December 2022. When she was reviewed by Miss Sharma on 21st December, she was extremely stressed and has self-harmed. She was also getting thoughts of self-harm and is waiting for therapy from the mental health team. She is very stressed about her homeless situation.

She is having repeated flashbacks and dreams about the assault. She feels low when these happen, with nausea and sickness. She has dreams about people stabbing her and has significant numbness in the hand.

We would be grateful if she could be provided with suitable accommodation as soon as possible due to the impact it is having on her mental health and as well as her recovery from the hand injury.

Many thanks,

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Dr. Ajogbe', written in a cursive style.

Dr Ajogbe
Salaried GP

**DRDABIDOYE
DR Y CHONG**

NIGHTINGALE HOUSE SURGERY

**1-3 NIGHTINGALE ROAD
EDMONTON LONDON N9 8AJ Tel:
0208 805 9997
www.nightingalehousesurgery.nhs.uk**

16 March 2023

PRIVATE & CONFIDENTIAL

Re: Miss DB dob *** NHS No: ***** 23 Byron Terrace, Hertford Road, London, N9 7DG**

1 can confirm that the above 33-year-old lady is a patient registered at our practice.

Going through her medical records she has a history of depression since 2008.

She was assaulted on 26th November 2022 and was admitted to North Middlesex Hospital A&E department with bleeding in the right hand. She was examined by the surgeons and had a rupture of the flexor digitorum superficialis tendon and was treated with antibiotics and bandaging. She notes that she had a form of surgery initially in November 2022 and she has been having hand therapy since.

According to the patient, following review, they are going to have to operate on the injury to repair the tendon in March 2023.

Due to the assault, she has been suffering an acute exacerbation of her mental health issues. She informs us that the police have assessed her flat and deemed it unsafe to live in and therefore currently she is homeless and has to stay sometimes with friends in the day. She has to leave the friends at night and stays in the streets and sometimes wherever she can.

She is struggling to sleep. She was very tearful when she spoke to my colleague Priya Sharma and was started on anti-depressants Mirtazapine On 7th December 2022. When she was reviewed by Miss Sharma on 21st December, she was extremely stressed and has self-harmed. She was also getting thoughts of self-harm

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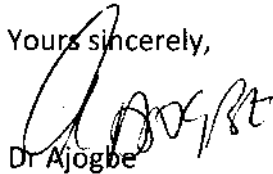
She is having repeated flashbacks and dreams about the assault. She feels low when these happen, with nausea and sickness. She has dreams about people stabbing her and has significant numbness in the hand. She has seen the Enfield Community Psychiatric nurse, Kris Gopaulen who has noted that "her presentation is suggestive of traits of PTSD" and the Clinical Psychologist at Royal free Hospital Lisa Goodman, has also seen DB. She scored 67 on the PCL-5 test by Lisa Goodman which she has stated indicates "symptoms consistent with PTSD", see reports attached. As such, DB has been referred to IAPT for PTSD management.

DB has had a recent pelvic scan. This has shown a 3cm ovarian cyst. She will need to be scanned again in 3 months. She has complained of pelvic pain.

We would be grateful if she could be provided with suitable accommodation as soon as possible due to the impact it is having on her mental health and as well as her

Many thanks,

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Dr. Ajogbe', written over the printed name.

Dr Ajogbe
Salaried GP

recovery from the hand injury.



PLEASE USE THE KIOSKS



Royal Free London

NHS Foundation Trust

Tel: 020 7443 9757

369

MISS DB 23 BYRON
TERRACE HERTFORD
ROAD LONDON
N9 7DG

12 January 2023

MRN Number: 50****

NHS Number: *****

Dear Miss DB

This letter is to confirm that an appointment has been made for you to see a member of the Plastic Surgery Service team on: **Tuesday 28 February 2023 at 13:30**

At: Clinic 4,
1st Floor
Royal Free Hospital
Pond Street

London, NW3 2QG

This appointment is with a Psychologist who works within The Plastic surgery team:

Please bring this letter with you when you attend, with any current medication that you are taking, in original containers.

If you need to cancel or reschedule this appointment please contact us on the telephone number above, as if you fail to notify us and do not attend this appointment, you may be discharged back to the care of your GP.

Please Note: If you are late for this appointment there is a risk that you will not be seen and your appointment will have to be rescheduled.

For further information about The Royal Free London, our Sites and Services, Transport Links and Parking etc. please visit our website.

<https://www.royalfree.nhs.uk>

Please let us know on the above number if your contact details have changed.

Yours sincerely

Outpatient Appointment Centre

Department of Plastic & Reconstructive Surgery
Ext: 36988

NHS No: [REDACTED]



8617

Clinic Date: 16/02/2023

Date Typed: 24/02/2023

Private & Confidential

Suzanne
Hand Therapist
Royal Free Hospital
Pond Street
London ' [REDACTED]
NW3 2QG

Dear Suzanne

**Royal Free London
NHS Foundation Trust**

Royal Free Hospital
Pond Street London NW3
2QG www.royalfree.nhs.uk
Switchboard: 020 7794 0500
Fax: 020 7830 2195

/JO [REDACTED] O/M [REDACTED]

(1)

**Re: Miss DB DOB: 26/08/1989
23 Byron Terrace, Hertford Road, London, N9 7DG**

Thank you for referring DB to the plastic surgery psychology service. I met with her on 16th February for a psychological assessment. She attended the clinic with her friend James who waited outside but helped her complete measures as DB is dyslexic.

DB reports that she was involved in an altercation during which she was stabbed in the palm of her hand in November 2022. She remembers the period before the stabbing but has no memory of what happened thereafter. DB reports experiencing constant intrusive thoughts in relation to the incident.

She thinks these may be memories but is not sure. She has constant nightmares, during which she is stabbed or otherwise unsafe. She is therefore getting very little sleep and feeling exhausted during the day.

DB finds that her traumatic "memories" are easily triggered. Triggers include walking past the site of the incident. Thoughts of the incident immediately flooded back and felt like she couldn't breathe. DB needed to put a plastic bag over her hand to try and stem the blood flow (she needed a blood transfusion as part of hospital treatment). Recently when she needed to cover her hand bag in with the bath, this triggered memories and severe anxiety.

DB scored a total of 67 today on the PCL-5 indicating symptoms consistent with PTSD. DB reports that she has been sectioned in the past and has previously experienced auditory hallucinations. I understand that she has a diagnosis of bipolar and has been under mental health services since childhood. It was unclear why. DB is feeling that her friends and family may be manipulating her, by this-she meant they are encouraging her to go out and go to appointment[^]. She is unable to articulate why but feels the intent may not be benign. She recognises this may represent paranoid thinking which can be considered in the context of her bipolar diagnosis.

DB reports that since the stabbing she is finding it difficult to go out. She is unable to go to her home as the perpetrators are known to her and there is a pending court case. They know where she lives and she is fearful of another attack. She is therefore moving around between friends' houses.

DB finds that she does not want to care for her injured hand. She feels that it is not hers. She feels she does not want to use it or care for it and that it is bad. She reports that she tells hand therapy she is engaging in exercises, when actually she is finding it very difficult to find the motivation to do

DB DOB: 26/08/1989

this. We discussed the concept of embodiment and how we might work with that within the service. DB / reports feeling low, anxious and exhausted. She is experiencing some suicidal ideation but has no ' current plans or intent. She rates herself 3/10 likely to act, with her mother and family being protective factors.

DB has a history of self-harm, involving horizontal cutting of her arms. The last occurrence of this was over a year ago. DB reports that she saw her GP two weeks ago who is aware of her history of self-harm and suicidal ideation. She was advised to self-refer to the crisis team but had not felt able to do this. We made this referral today together in clinic. The referral was taken by Jubeda Akthar, Assistant Practitioner. DB was advised that a clinician would contact her within four hours today. I have asked for an email to update in due course.

DB would need to be stable under community services before psychological therapy in relation to her hand would be indicated. Her scores today on the PHQ-9 were 17/24 and her scores on the GAD- 7 were 19/21 indicating both severe depression and severe anxiety. As psychological therapy in relation to the hand is not indicated at this point, I will now discharge DB from the plastic surgery psychology service back to the care of the crisis team and her GP. However, when she is stable, she is most welcome to return to the plastic surgery psychology service for support in relation to engaging with hand therapy, should that be deemed necessary.

Yours sincerely

Dictated and approved electronically to avoid delay.

Lisa Goodman
Clinical Psychologist

cc

Private & Confidential

Dr J M Thomas
Nightingale House Surgery
1 Nightingale Road Edmonton
London
N9 8AJ

Miss DB
23 Byron Terrace
Hertford Road
London
N9 7DG

DB DOB: 26/08/1989

. fnllotfinS re^erra' ^Om hand therapy. Attended clinic with Seen today for psychology assessment asure\$.

her friend James who helped her complete

n n altercation dur'n8 which she was stabbed in the palm of
eon reports that she was involved in a ^ stabbi„gr ^^ ^ mcmon, o(^ happened her hand. She
remembers the period be intrusive ^^ |n re|atipp tp ,be jncWe„t _ she W^ D“n”””” “*””“ sure. She has
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DB finds that her traumatic "memories" are easily triggered. Triggers include walking past the s of the incident. Thoughts of the incident immediately flooded back and felt like she couldn't breathe. DB needed to put a plastic bag over her hand to try and stem the blood flow (she needed a blood transfusion as part of hospital treatment). Recently when she needed to cover er hand with a bag in the bath, this triggered memories and severe anxiety.

Total score on PCL-5 is 67, indicating PTSD. Symptoms consistent with PTSD.

DB reports that she has been sectioned in the past and has previously experienced auditory hallucinations. I understand that she has a diagnosis of bi-polar and has been under services since childhood. It was unclear why. DB reports that since the stabbing, she is finding it difficult to go out. She is unable to go to her home, as perpetrators are known to her and there is a court case pending. They know where she lives and she is fearful of another attack. She is therefore moving around between friends' houses. DB is feeling that her friends and family may be manipulating her - by this she meant they are encouraging her to go out and to appointments. She is unable to articulate why but feels the intent may not be benign. She recognises this may represent paranoid thinking, which can be considered in the context of other bi-polar diagnosis. DB finds that she does not want to care for her injured hand. She feels it is not hers. She feels she does not want to use it or care for it and that it is bad. She reports that she tells hand therapy she is engaging in exercises when actually she is finding it very difficult to find the motivation to do this. We discussed the concept of embodiment and how we might work with that within this service.

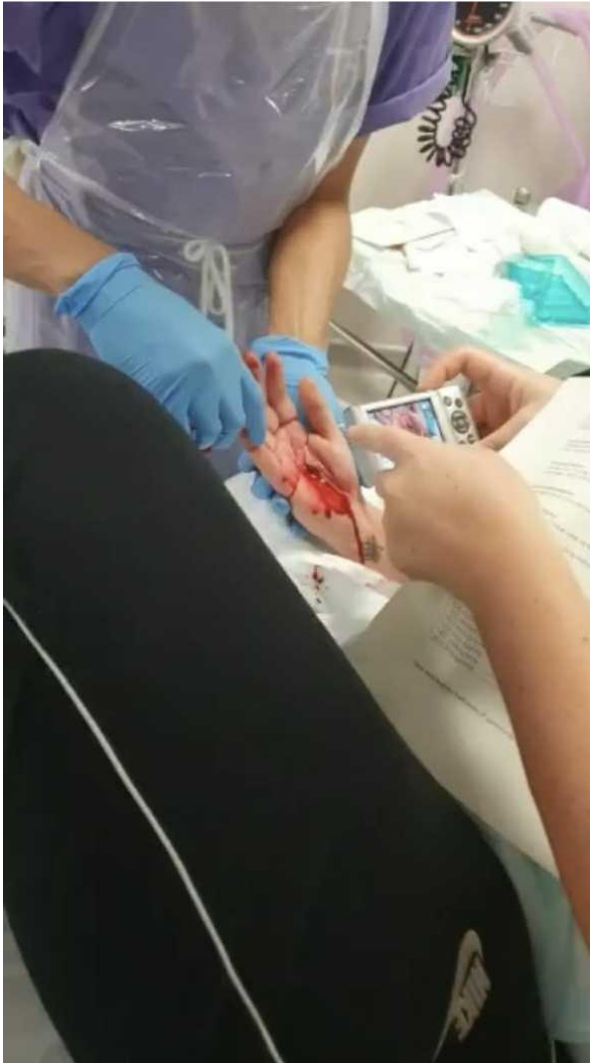
DB reports feeling low, anxious and exhausted. She is experiencing some suicidal ideation but has no current plans or intent. She rates herself 3/10 likely to act, with her mother and family being protective factors. She has a history of self-harm involving horizontal cutting of the arms. Last occurrence was circa one year ago.

DB reports that she saw her GP two weeks ago, who is aware of history of self-harm and suicidal ideation. She had advised herself to self-refer to the crisis team. She had not felt able to do this. We did this together today in clinic. Referral was taken by Jubeda Akthar, Assistant Practitioner. DB was advised that a clinician would contact her within four hours today. I have asked for an e-mail update in due course. DB would need to be stable under community services, before psychological therapy in relation to her hand would be indicated.

Scores on PHQ9 = 19/24 (8 questions) indicating severe depression

Scores on GAD7 = 19/21 indicating severe anxiety

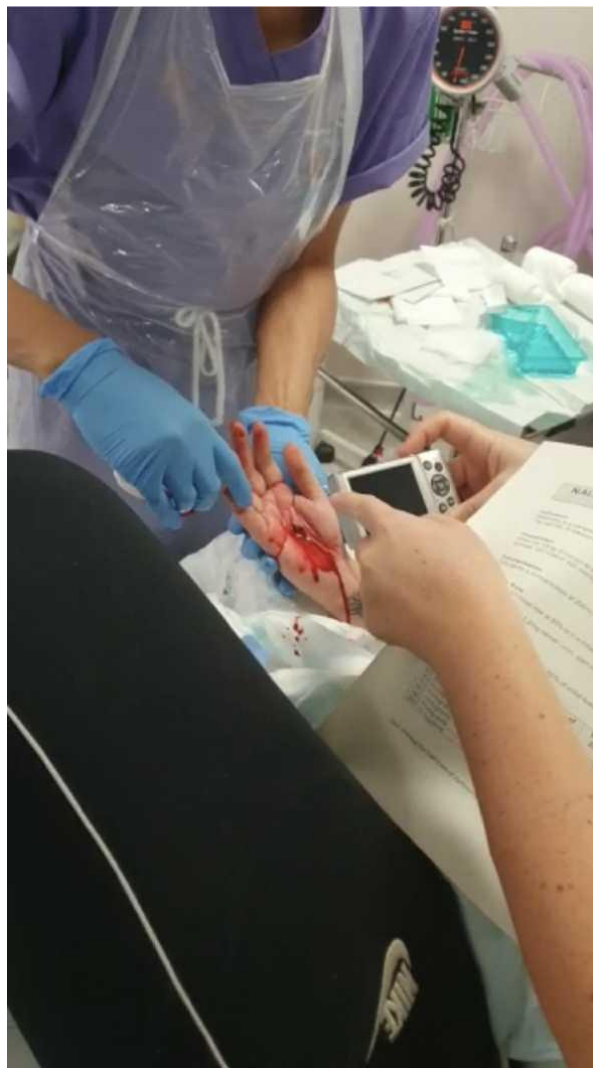
Copy of this note provided to patient today at her request, as she is concerned, she will not remember the content of our consultation.















GP Discharge Letter

Procedures

None

Clinical Summary

Plan

Home today
OTC analgesia
Hand elevation
HTC 3 days
ROS 10-14 days
Continue oral abx

Safety Alerts

None

Allergies and Adverse Reactions

No known allergies

Medications and Medical Devices

AWAITING PHARMACY REVIEW

Weight: No measured or estimated weight recorded

Height: No measured or estimated height recorded

BSA: No measured or estimated BSA recorded

New Medication Prescribed Since Admission

Medication	Route	Dose	Frequency	No. of Days Supplied	GP to continue
co-amoxiclav 500 mg-125 mg oral tablet tablet	oral	1 tablet	THREE times a day	5	No

Indication: traumatic wound

Prescriber: Parthiban , Sunil **Smartcard ID:** 559

Screened by Pharmacist:

Outpatient Prescription

To the patient: If the doctor asks you to take this prescription to the GP, you should take it to your GP practice and leave it with them. You may not need to make an appointment immediately but please confirm with your GP practice if you need to return later, for example to discuss any change in treatment with your GP.

This prescription is for: Royal Free Outpatient Pharmacy

Patient Name: [REDACTED]	NHS Number: [REDACTED]
Date of Birth: [REDACTED]	Hospital MRN: [REDACTED]
Gender: Female	Home Telephone: [REDACTED]
Patient Address: 23 BYRON TERRACE HERTFORD ROAD LONDON N9 7DG	Mobile Phone: 07868267755
Consultant: Mosahebi-Mohammadi, Afshin	
Clinic: RF-Clinic 4	

Allergies: No known allergies

Allergies: Active: NKA

Weight: No measured or estimated weight recorded

Height: No measured or estimated height recorded

BSA: 0.00 m²

Medication Prescribed This Visit						Pharmacy Use Only				
Medication	Route	Dose	Frequency	Days Supplied	GP to Continue	Qty Sup.	Qty T/F	S	D	C
co-amoxiclav 500 mg-125 mg oral tablet tablet	oral	1 tablet	THREE times a day	7	No					
Indication: stab wound to hand; instructions: 26/11/22 SA.										
dihydrocodeine tablet	oral	30 mg	FOUR times a day	14	No					
Indication: stab wound to hand; instructions: 26/11/22 SA.										
paracetamol tablet	oral	1 gram	FOUR times a day	14	No					
Indication: stab wound to hand; instructions: OTC.										
Date: 26-Nov-2022		Prescriber (Smartcard ID): Bawa, Jasmine Hamam					Contact Number: 2331			

Independent Prescriber Name:

NOTE:

Patients who don't have to pay must fill in parts 1 and 3 (unless they are exempt on

Person Full Name
 SHANTEL

NHS Number (Person Alias) 434 751 8617

26/Nov/2022 19:35
 1 of 2

Dr THOMAS, JM NIGHTINGALE HOUSE SURGERY
1 NIGHTINGALE ROAD
EDMONTON
LONDON
N9 8AJ

GP Identifier: [REDACTED]
GP phone: 020 88059997

Discharge Summary for BENJAMIN, DEON SHANTEL

Patient Demographics

Name: [REDACTED]
Address: 23 BYRON TERRACE
HERTFORD ROAD
LONDON
N9 7DG

Gender: Female

Date of Birth: [REDACTED]

NHS: [REDACTED]
Other Identifier (MRN): [REDACTED]

Admission Details

Date: 27/NOV/22 08:01:15
Source: Usual Place of Residence
Lead Consultant: Ponniah, Allan
Lead Consultant Specialty: Plastic Surgery
Service

Discharge Details

Date: 27/NOV/22 00:00:00
Destination: Usual Place of Residence
Discharge by: Ponniah, Allan Jonathan
Outcome: Discharged with consent
Discharging Ward: RF-6 EAST

Summary

Diagnosis

No ranking:

27-Nov-2022 Rupture flexor digitorum superficialis tendon (Confirmed) - Presented
On: 27-Nov-2022

COVID Status

Negative

Consent Form 1

Referral code
London
NHS 700

Agreement to Investigation or Treatment

t details (or pre-printed label)

NH: [redacted]
P: BENJAMIN [redacted]
C: [redacted]
NHS number (London)
☐ Male ☐ Female

Patient's first names
Responsible health professional
Job title
Special requirements
(eg other language/other communication method)

Name of proposed procedure or course of treatment (include brief explanation if medical term not clear)

EXPLANATION UNDER AMBLYOTIC OF RIGHT PALM E23 (ASSET)
- BEHIND CON TO RIF/RAIF - (PACED)

Statement of health professional (to be filled in by health professional with appropriate knowledge of proposed procedure, as specified in consent policy)

I have explained the procedure to the patient. In particular, I have explained:
The intended benefits lumbar
active pulse

Serious or frequently occurring risks for injection, bleed, nerve (tested)
nerve damage, nerve on hand, backache, muscle injury
and some temporary damage to chest, shoulder

Any extra procedures which may become necessary during the procedure

- ☐ blood transfusion
☐ other procedure (please specify)

I have also discussed what the procedure is likely to involve, the benefits and risks of any available alternative treatments (including no treatment) and any particular concerns of this patient.

☐ I have also discussed use of any residual tissue that may be removed in the course of the procedure under the terms of the Human Tissue Act 2004 (see guidance notes)

☐ The following leaflet/tape has been provided

This procedure will involve:

- ☒ general and/or regional anaesthesia ☒ local anaesthesia ☐ sedation

Additional Risk factor to be assessed by healthcare professional

☐ Is the patient at risk of vCJD for public health purposes

☐ No ☐ Yes

Signed

Name (PRINT) E. PAVISON

Date

26/11/20

Job title

SCF

Contact details (if patient wishes to discuss options later)

Statement of interpreter (where appropriate)

I have interpreted the information above to the patient to the best of my ability and in a way in which I believe can understand.

Signed

Name (PRINT)

Date

Copy accepted by patient: yes / no (please ring)

YELLOW COPY: CASE NOTES

WHITE COPY: PATIENT

Consent Form 1

Agreement to Investigation or Treatment

Details (or pre-printed label)

NH- [redacted] Patient's first names [redacted]
PI- [redacted] Responsible health professional [redacted]
C- [redacted] Job title [redacted]
NHS number (UK only) [redacted] Special requirements (eg other language/other communication method) [redacted]
☐ Male ☐ Female

Name of proposed procedure or course of treatment (include brief explanation if medical term not clear)

EXPLANATION AND AGREEMENT OF RIGHT CALM F23 (LAXATIVE)
- KIDNEY CON TO KIDNEY - (KIDNEY)

Statement of health professional (to be filled in by health professional with appropriate knowledge of proposed procedure, as specified in consent policy)

I have explained the procedure to the patient. In particular, I have explained:
The intended benefits: active joints

Serious or frequently occurring risks: for, infection, bleeding, sleep (lost),
muscles, stiffness, nerve or blood, but not less, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 845, 846, 847, 848, 849, 850, 851, 852, 853, 854, 855, 856, 857, 858, 859, 860, 861, 862, 863, 864, 865, 866, 867, 868, 869, 870, 871, 872, 873, 874, 875, 876, 877, 878, 879, 880, 881, 882, 883, 884, 885, 886, 887, 888, 889, 890, 891, 892, 893, 894, 895, 896, 897, 898, 899, 900, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 916, 917, 918, 919, 920, 921, 922, 923, 924, 925, 926, 927, 928, 929, 930, 931, 932, 933, 934, 935, 936, 937, 938, 939, 940, 941, 942, 943, 944, 945, 946, 947, 948, 949, 950, 951, 952, 953, 954, 955, 956, 957, 958, 959, 960, 961, 962, 963, 964, 965, 966, 967, 968, 969, 970, 971, 972, 973, 974, 975, 976, 977, 978, 979, 980, 981, 982, 983, 984, 985, 986, 987, 988, 989, 990, 991, 992, 993, 994, 995, 996, 997, 998, 999, 1000

Any extra procedures which may become necessary during the procedure

- ☐ blood transfusion
☐ other procedure (please specify) _____

I have also discussed what the procedure is likely to involve, the benefits and risks of any available alternative treatments (including no treatment) and any particular concerns of this patient.

- ☐ I have also discussed use of any residual tissue that may be removed in the course of the procedure under the terms of the Human Tissue Act 2004 (see guidance notes)
☐ The following leaflet/tape has been provided

This procedure will involve:

- ☒ general and/or regional anaesthesia ☒ local anaesthesia ☐ sedation

Additional Risk factor to be assessed by healthcare professional

- ☐ Is the patient at risk of vCJD for public health purposes ☐ No ☐ Yes

Signed _____
Name (PRINT) E. DAVISON

Date 26/11/21
Job title JCF

Contact details (if patient wishes to discuss options later) _____

Statement of interpreter (where appropriate)

I have interpreted the information above to the patient to the best of my ability and in a way in which I believe can understand.

Signed _____ Date _____
Name (PRINT) _____

Copy accepted by patient: yes / no (please ring)

YELLOW COPY: CASE NOTES

WHITE COPY: PATIENT



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Dr Abidoye
Nightingale House Surgery
1-3 Nightingale Road
Edmonton
London
N9 8AJ

Barnet, Enfield and Haringey Mental Health Trust
Enfield Mental Health Single Point of Access
25 Crown Lane
Southgate
London
N14 5SH

Tel: 0208 702 3329

3rd July 2023

NHS No. [REDACTED]
RiO No. [REDACTED]

Re: Miss DB - DoB: 26 Aug 1989

23 Byron Terrace Hertford Road, Edmonton, London, N9 7DG

Miss DB is a 33-year-old unemployed single woman seen in a face-to-face appointment at Crown Lane clinic.

She has had mental health referrals this year from her GP Dr Abidoye, Nightingale Surgery (referral dated April 23) and Dr Lisa Goodman Psychologist in the RFHosp hand plastic surgery team (she referred her in Feb 23 with PTSD).

She seemed restless during the interview and dissatisfied with many aspects of her life and interactions with health professionals.

She swore frequently when speaking to me.

She told me that she has a boyfriend and has been with him for "a while" but the relationship is difficult sometimes "because of her mood swings" (said Mum).

She feels her friends and her boyfriend "don't like me " "I feel like I'm on my own and no-one gets me...I'm losing everyone" "I feel like I'm unlucky...proper unlucky, and everything bad happens to me...I've always felt like that and it makes me so angry...I lose a lot of things...everything I touch turns into shit ...everyone else gets chances".

"If I do get friends, they find the truth of me and then they don't want to be with me anymore" and she feels she needs to "pretend" to keep relationships.

She attended her appointment on time with Mum (Lorraine) and Uncle (Andrew).

She won't go back to live in her London Quadrant flat (because of the attack) and they're relationship can be tense and Mum is unwell (heart op recently and on dialysis, now on the transplant list) so she's staying with different friends and "Holly doesn't want me to stay there no more".

She is using her mother's address (Byron Terrace N9) for correspondence etc.

She has a solicitor (going through Court at the moment) trying to get her a place to live.

Chief Executive: Jinjer Kandola MBE

Interim Chair: Peter Molyneux



Her Uncle says, "she has no stability" although her family try to support her "but she argues with us all the time".

History of presenting complaint:

"I'm just stressed out ...I don't feel right and I get angry all the time" (to which Mum responds "she's had those issues for years").

Mum says, "she's getting high and low really quickly".

Andrew said that "she has been much worse since the attack" (when she was assaulted end Nov 22 and sustained a severe cut to her, dominant, right hand).

Nightmares have been worse after the attack (end November 22) "I can't sleep and I wake up sweaty and shivering" the nightmares are not just related to the attack and when she wakes it takes her a long time "to calm down",

The dreams have got worse and she has been nauseated and shaky since she has been on risperidone,

She sometimes believes "family and friends...people are talking about me and being funny with me ...I can't explain it ...I don't know it's just the way I feel...sometimes I feel like it's real other times I think I'm being stupid".

She doesn't like the way people look at her and if people are round her laughing, she feels they are laughing at her "I've always felt people laugh and look at me funny...some people are just horrible".

"I feel people are against me because they think I am lying and chatting shit".

She sometimes relates TV to her and gives the example that she sees a character on TV and they are stabbed and she feels it is more than a coincidence "is it to do with me?" - not clearly an idea of reference.

She says her hand (cut in the attack) "doesn't feel like my hand" since the attack but she can't explain this. She is right-handed but isn't using her damaged right hand. "I don't even like the sight of it".

She says she thinks about the attack very often and "it just comes into my head".

She is avoidant of memories of the attack.

She doesn't want to use knives for cooking because a cut was used in the attack.

Similarly, she gets upset by plastic bags because after the attack they used a plastic bag to try to stop the bleeding.

She was "bad before the attack but she's gone ballistic since".

She has never gone out much but less wanting to go out since the attack.



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Mental Health
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She continues to have treatment from the hand plastic surgery team at the Royal free hospital.

She has a psychologist from that team (Lisa Goodman).

She is waiting for her next hand clinic appointment.

She should be wearing a splint but she puts bandages on it instead because she finds the splint painful and doesn't want to look at her hand.

"I need someone to talk to you can't just give me tablets".

"I can't keep living like this ...it's stupid ...no-one is listening... I'm sick and tired of this... I want to know I can be safe.

"I don't believe people that just chat shit" (referring to health professionals) "she's getting no help".

Sleep? "I never sleep", initial insomnia - when I asked why and she said "fuck knows" but she sleeps with the light on, feels scared and any noise startles her.

She wakes sweaty every night.

If she wakes in the night, she sometimes feels the need to check there is no-one there before she can go back to sleep.

"Sometimes I feel alright and sometimes I feel like shit".

Limited pleasure from life since the attack.

I feel "so down".

Some diurnal mood variation "not very good in the morning".

Appetite variable "I don't fancy food...I feel sick thinking about it".

Weight - has lost 2 stone (without trying to) since she was stabbed (approx 6 months).

Social Hx

Benefits ESA, PIP (for hand and mental health)

No debt

Homeless at the moment ("sofa-surfing").

Forensic Hx

Caution for drunk and disorderly 18/12 ago and she said angrily "I had a little too much to drink at a funeral...that was ages ago".

Caution and probation and a tag for ABH as a teenager "I was only young...it was ages ago".

Personal Hx

Premature - Born at 27/40 "she died about 20 times and they brought her back to life" - "lung collapses" and ventilated.



North London Mental Health Partnership

Long periods in hospital including GOSH, in an out of hospital up until 7 School - "primary was good".

Her emotional problems got worse "at secondary school".

Mum feels her mood changed after her periods started.

Physical health

Recent ECG because "her heart was going .fast" and she need to be " monitored by a specialist".

GP also told her she is "borderline diabetic".

Polycystic ovaries (she is waiting for a gynae appointment) and a separate issue with other "cysts on her ovaries".

Asthma.

Her blood pressure has been raised.

Past Psych Hx:

Never admitted for mental health problems.

No period of treatment from Crisis Home Treatment team although she has called them.

Diagnosed with dyslexia.

She saw school counsellors for "mood swings", anger and "cutting" from "early teens"

Not sure if she saw CAMHS (child and adolescent services).

DSH history - she was cutting (wrists /legs) but stopped around 22 years.

She explained it was "for release" not with the intention to die "it makes me feels less numb...it makes me feel better".

She cut herself in COVID and the last time was? early Dec and she says she has stopped now.

She says she tried to hang herself? age 20 when attending Lucas House OP for anxiety/depression and she had a variety of antidepressants including fluoxetine, sertraline, venlafaxine.

"I don't want to kill myself.

She saw CPN Gopaulen for assessment 1.3.23 when no psychotic symptoms were elicited.

Current medication:

Risperidone 2mg (1mg bd) - prescribed by GP- but feels it makes her sweaty and shaky and dizzy and "horrible".



North London
**Mental Health
Partnership**

No other medication.

Analgesics for headaches (her headaches have been worse recently) and period pains (she has heavy, painful periods).

Substance misuse:

No recreational drugs use

Tried cannabis and coke "but it made me feel funny and I didn't like it"

Infrequent alcohol "but when she does, she gets plastered"

Smokes tobacco (roll ups, a pouch a week approx).

Impression:

EUPD

Mixed anxiety/depressive symptoms? part of - PTSD.

Plan:

Given MIND leaflets on EUPD and PTSD.

Given Choice and medication leaflets for risperidone and mirtazapine.

"I don't want to keep taking tablets...but I hundred per cent need something" so we agreed she will reduce risperidone to 1mg nocte for a week and then stop.

I have given her an FP10 for 28 days mirtazapine 15mg nocte - after a week she could increase the dose to 30mg nocte.

I will refer to the South locality team at Lucas House.

Dr Hilary Scurlock
Consultant Psychiatrist
Enfield Mental Health Single Point of Access

~~Courtesy of~~ Yours sincerely

A handwritten signature in black ink, appearing to read "Hilary Scurlock".



Mental Health
Partnership



Barnet, Enfield and Haringey
Mental Health NHS Trust
Camden and Islington
NHS Foundation Trust

Enfield Personality Disorder Stream

Enfield Integrated Core Mental Health Team

The Chase Building

Chase Farm Hospital Site

The Ridgeway Enfield EN2

8JL

Private &
Confidential Miss
DB 23 Byron
Terrace Hertford
Road Edmonton
London
N9 7DG



Tel: 020 8702 5011/5023

PD Team Direct Dial: 020 8702 5020

Email: [beh-tr.generalenquiries\(8\)nhs.net](mailto:beh-tr.generalenquiries(8)nhs.net)

8th November 2023

NHS number: [REDACTED]

Hospital number: [REDACTED]

Dear DB,

Following your referral to Enfield Integrated Core Team, we have booked your initial assessment, I can confirm this will be a **face-to-face appointment**, your appointment details are as below:

Date & Time: 2nd February 2023 at 09:30am

Location: The Chase Building, Chase Farm Hospital Site

Clinician: Kuntal Mehta

We have enclosed several documents which we would be grateful if you could complete and bring with you to your appointment. If you cannot complete these at home, or would like some help filling them in, your clinician will be happy to help you with these at your appointment. Please note this appointment is an assessment and is not the start of therapy. We ask that if you cannot attend the appointment as above, please contact us at your earliest convenience **020 8702 5023/5011**. Please be aware that failure to attend this appointment may result in a discharge from our service. We look forward to meeting you.

Yours sincerely,

Administrator for Enfield Personality Disorder Stream
On Behalf of Barnet, Enfield and Haringey Mental Health Trust

Cc: NIGHTINGALE HOUSE SURGERY, 1 NIGHTINGALE ROAD, EDMONTON, N9 8AJ

Interim Chair: Peter Molyneux
Chief Executive: Jinjer Kandola MBE



Getting to Enfield Therapy Service

Enfield Therapy Service

The Chase Building

Chase Farm Hospital

The Ridgeway

Enfield

EN2 8JL

Bus

W8 – Chase Farm Hospital

W9 – Chase Farm Hospital

313 – Chase Farm Hospital

Train

10-15 minute walk from Gordon Hill Station

Car

Pay and display: only available on first come first service basis.

Contact us

Tel 020 8702 5011/5516



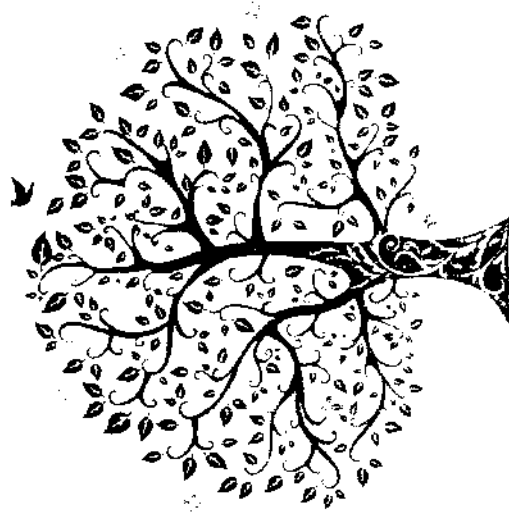
Barnet, Enfield and Haringey

Mental Health NHS Trust



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Enfield Therapy Service (ETS)



Information for
Service Users, Carers
& Professionals

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What is Enfield Therapy Service?

If you have experienced recurring, on-going or severe mental ill health, or if your symptoms have not been helped by a short course of therapy in IAPT, it is likely that you will be referred on to Enfield Therapy Service.

Enfield Therapy Service is a secondary care mental health team who offer psychological treatment.

Your first contact will usually be a psychological assessment and treatment planning session, where we will consider your individual needs and discuss with you options for treatment.

Treatment is divided into three streams:

Post-Traumatic Stress Disorder (PTSD)

Stream - for people who have survived multiple, enduring and/or severe trauma and are experiencing symptoms of PTSD.

Personality Disorder Stream – for people with a diagnosis of Emotionally Unstable Personality Disorder (EUPD), who struggle with self-harm, relationships, impulsivity, and managing emotions.

Psychological Therapies Stream – for people with recurrent, enduring and/or severe anxiety and/ or depression. We also see some people with symptoms of personality disorders.

What can we offer?

Group Therapy – Provide an opportunity to

understand and develop the skills to help a person cope with their symptoms. Meeting other people with similar difficulties also helps people feel less alone.



Individual Therapy – We offer a variety of therapeutic approaches to help people explore their difficulties and reduce symptoms.

Family Therapy – Appointments for couples and families to think about how mental health can be improved by looking at relationships.

Medication – Prescription drugs are often used in treating various symptoms. Evidence suggests a combination of medication and talking therapy is often the most effective treatment. Generally an individual's medication will be managed by their GP. Psychiatrists can provide expert advice to the GP, as well as offering specialist psychiatric reviews.

Signposting – We can signpost people to services that can address difficult social issues, such as housing or asylum status, as well as other therapy services.

What can we *not* offer?

- We don't recommend starting therapy if you are using illegal drugs or alcohol to cope, or if you are going through stressful events such as on-going court cases or homelessness. It's better if these difficulties are addressed first.
- We cannot offer long term support or care-coordination for practical and social issues such as housing, debt, asylum etc.
- We do not offer therapy for people who are currently experiencing an episode of psychosis.

What to do in a Crisis?

Remember your coping strategies
We would encourage you to remember your coping strategies and try these first. What works best is different for each person, which is why we teach a range of skills and strategies.

Crisis Teams

There is a dedicated Crisis Resolution and Home Treatment Team (CRHT) who are available 24 hours a day, 7 days a week.

Their contact telephone number is:

Enfield CRHT 020 8702 3800





We would appreciate if you would complete this form in order for us to update our systems with your most current information. **Please hand this completed form to the Reception, when you arrive for your appointment.**

Name			Surname		
Date of Birth			Marital status		
Address:					
Home Tel:			Mobile:		
Email:					
Dependent children (under 18) including children living in the household				YES / NO (If yes please state details below)	
Names (children)		School		Date(s) of birth	
Next of Kin Details (please note that the person listed below will only be contacted in an emergency)					
Emergency contact name		Relationship		Contact number	
Address:				Postcode:	
Home Tel:			Mobile		
Email address:					
Housing status:					
Own home		Private rent		Council	
Other: (please specify)					
Employment status:					
Employed			Unemployed		





Receiving benefits:	Yes	No
Name of benefit:		
Occupation:		
GP name and address:		Postcode:
Smoker (please circle appropriate answer) Yes / No If Yes how many a day: Age when started: Do you want help to cut down:		
Physical health conditions including allergies:		
Disability	Yes	No
If yes, please indicate nature of disability.		
Ethnicity (please select by ticking or circling your ethnicity)		
Asian or Asian British - Any other background Asian or Asian British – Bangladeshi Asian or Asian British – British Asian or Asian British - Caribbean Asian Asian or Asian British - East African Asian Asian or Asian British – Indian Asian or Asian British – Kashmiri Asian or Asian British - Mixed Asian	Other Ethnic Groups – Japanese Other Ethnic Groups – Kurdish Other Ethnic Groups - Latin American Other Ethnic Groups – Malaysian Other Ethnic Groups - Maur/SEyc/Mald/StHelen Other Ethnic Groups – Moroccan Other Ethnic Groups - North African Other Ethnic Groups - Other Middle East	

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Asian or Asian British - Other/Unspecified Asian or Asian British – Pakistani Asian or Asian British – Punjabi Asian or Asian British – Sinhalese Asian or Asian British - Sri Lanka Asian or Asian British – Tamil Black or Black British – African Black or Black British - Any other background Black or Black British – British Black or Black British – Caribbean Black or Black British – Mixed Black or Black British – Nigerian Black or Black British - Other/Unspecified Black or Black British – Somali Mixed - Any other mixed background Mixed - Asian and Chinese Mixed - Black and Asian Mixed - Black and Chinese Mixed - Black and White Mixed - Chinese and White Mixed - Other/Unspecified Mixed - White & Asian Mixed - White & Black African Mixed - White & Black Caribbean Other Ethnic Groups - Any Other Group Other Ethnic Groups – Arab Other Ethnic Groups – Chinese Other Ethnic Groups – Filipino Other Ethnic Groups – Iranian Other Ethnic Groups – Israeli	Other Ethnic Groups - South/Central American Other Ethnic Groups – Vietnamese White – Albanian White - All Republics of former USSR White - Any other background White – Bosnian White – British White – Cornish White – Croatian White - Cypriot (part not stated) White – English White – Greek White - Greek Cypriot White - Gypsy/Romany White – Irish White - Irish Traveller White – Italian White – Kosovan White - Mixed White White - Northern Irish White - Other European White - Other Republics of former Yugoslavia White - Other/Unspecified White – Polish White – Scottish White – Serbian White – Traveller White – Turkish White - Turkish Cypriot White - Welsh Any Other Group
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Chase Farm Hospital Site



① Mental Health Unit
Day Hospital
Dorset Ward
Sussex Ward
Suffolk Ward
Devon Ward (PICU/PICU)
Emergency Assessment Centre
Management Offices

② Camlet 1
Mandeville Ward
Hollin Ward
Lovell Ward

③ Camlet 2
Kingwood Centre
Hedley Ward
Ashmore Ward

④ Camlet 3
Grace Ward
Claydon Ward
Aston Ward
Elliot Ward

⑤ Aven Villa Trust HQ

⑥ Ivy House

⑦ Cornwall Villa

⑧ Somerset Villa

⑨ Cambria Villa

⑩ The Oaks

⑪ Silver Birches

⑫ Lea Villa

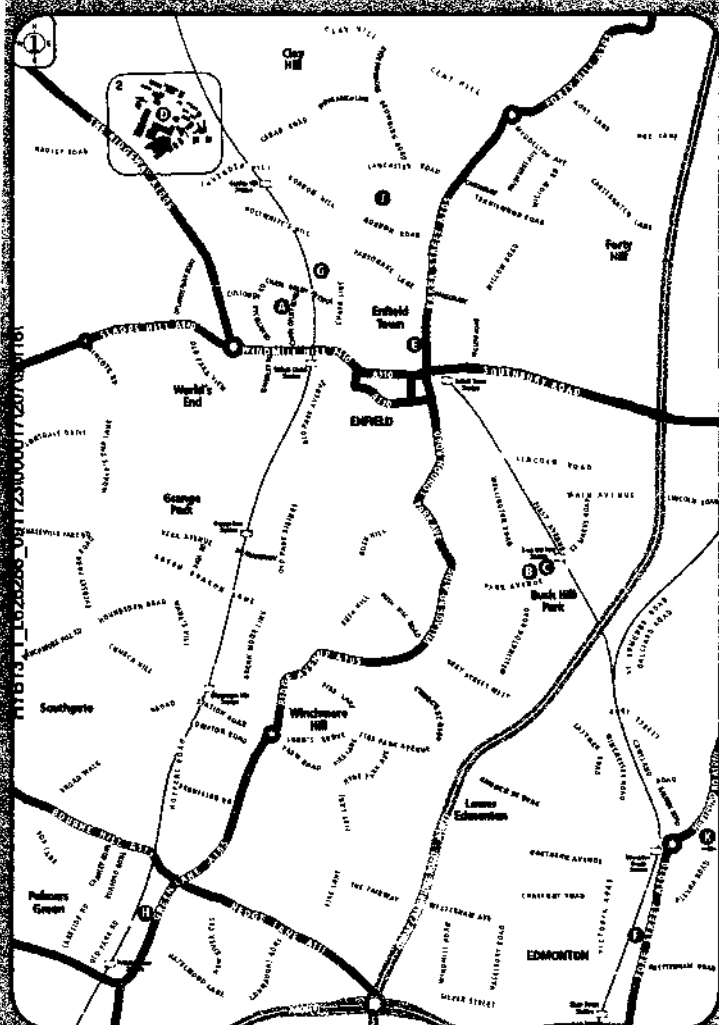
⑬ Warwick Centre (The Elms)

⑭ Kings Oak Private Hospital

⑮ Barnet & Chase Farm Hospital NHS Trust

⑯ Visitors Pay and Display

Car Route with direction of traffic flow



Travel Directions to Chase Farm Hospital Site

By Underground:

Nearest Tube Station:

Piccadilly Line to Oakwood

By Rail:

Nearest Railway Station:

Gordon Hill (short walk)

Potters Bar Station (then bus 313)

Enfield Town (bus W9 and 313)

Bus Connections:

Bus Route 313 - runs approximately every 20 minutes during daytime hours

Bus Route W9 - runs approximately every 15 minutes during daytime hours

The Short Warwick-Edinburgh Mental Well-being Scale (SWEMWBS)

Below are some statements about feelings and thoughts.

Please tick the box that best describes your experience of each over the last 2 weeks

STATEMENTS	None of the time	Rarely	Some of the time	Often	All of the time
I've been feeling optimistic about the future	1	2	3	4	5
I've been feeling useful	1	2	3	4	5
I've been feeling relaxed	1	2	3	4	5
I've been dealing with problems well	1	2	3	4	5
I've been thinking clearly	1	2	3	4	5
I've been feeling close to other people	1	2	3	4	5
I've been able to make up my own mind about things	1	2	3	4	5



Patient Health Questionnaire (PHQ-9)

NAME:

DATE:

Over the last 2 weeks , how often have you been bothered by any of the following problems? (use "0" to indicate your answer)	Not at all	Several days	More than half the days	Nearly every day
1. Little interest or pleasure in doing things	0	1	2	3
2. Feeling down, depressed, or hopeless	0	1	2	3
3. Troubling falling or staying asleep	0	1	2	3
4. Feeling tired or having little energy	0	1	2	3
5. Poor appetite or overeating	0	1	2	3
6. Feeling bad about yourself - or that you are a failure or have let yourself or your family	0	1	2	3
7. Trouble concentrating on things, such as reading the newspaper or watching television	0	1	2	3
8. Moving or speaking so slowly that other people could have noticed. Or the opposite - being so fidgety or restless that you have been moving around a lot more than usual	0	1	2	3
9. Thoughts that you would be better off dead, or of hurting yourself	0	1	2	3

Add columns	
TOTAL:	

10. If you checked off any problems, how difficult have these problems made it for you to do your work, take care of things at home, or get along with other people?	Not at all	
	Somewhat	
	difficult	
	Very difficult	
	Extremely difficult	

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Add the score for each column + + +
Total Score (**add your column scores**) = _____

Not difficult at all

Somewhat difficult

Very difficult _____

Extremely difficult



D.o.I



Please don't stamp over age bi
Number of days' treatment
N.B. Ensure dose is stated
Endorsements

28d NHS Number: 434 751 ft)?
HOSPITAL PRESCRIBER **HP**

MIRTAZAPINE o
15 mg nocte

[Handwritten signature]

Prescriber's name and initials in block capitals

HC *WMA*

Signature of Prescriber Date

For
dispenser
No. of
Prescns.
on form

ENFIEUTASSESSMENT SERV	RRPE6
25 CROWN LANE SOUTHGATE	
LONDON	
020 87023329 BEHMHT	N14 5SH
	RRP

HP

WMA



FP10 *[Redacted]*

A Unlvalty Teething Tnist

Private & Confidential	Barnet, Enfield and Haringey Mental Health Trust
To be opened by addressee only	Enfield Assessment Service
	25 Crown Lane
Date: 08.03.2023	Southgate London
	N14 5SH
Dr Abidoye	Tei: 0208 702 3329
Nightingale House Surgery	
Nightingale Road Edmonton	
N9 8AJ	NHS No.***** Rio No 

Dear Dr Abidoye,

Re: Miss DB DoB 26 Aug 1989 (33 years) Address - Currently of no fixed abode - Sofa surfing

I had opportunity to assess Ms DB in our Silver Street Clinic on 01 March 2023 after she was referred by our Crisis Telephone Service. She presented with her partner.

Reason for Referral

Referrer reported history of auditory hallucinations and suspected that DB has PTSD.

Clinical Documentation recorded diagnosis of depression and anxiety.

Experiencing a deterioration in MH triggered by:

- Assaulted and stabbed on 27th November 2022- In hospital for 3 days
- Mum is currently in hospital- had a heart operation
- Not able to return to her home address due to assault.

DB reported that she has been having disturbed sleep and-nightmares at night.

No changes in appetite highlighted.

DB has a history of having auditory hallucinations but denied experiencing psychotic symptoms at time of triage.

DB is not taking any medication at present; she was previously prescribed sertraline but stopped taking medication 3.weeks ago, GP is aware and she reported they would review medication. - — -

No currently using drugs or drinking alcohol.

Reported that she used to socially use cocaine but stopped after she was assaulted last year.

No clear diagnosis

History of presenting Problem:

Gave verbal consent to information sharing along Trust guidelines, happy for final letter to go to GP and to home address

Ms DB told me last November she went to pick up her boyfriend at a Bar. When they came out, her boyfriend who was intoxicated with alcohol had an altercation with a man and a woman whom she alleged were both under the influence of alcohol. She got involved during the altercation pulling

W



Chairman: Jackie Smith
Chief Executive: Jinjer



her boyfriend away and she alleged she was pushed to the ground and the woman stabbed her. She sustained deep cut in her right hand, and she told me she fainted because of the bleeding and she now unable to remember much what actually happened.

Police now is investigating the incident. No one has been arrested yet and they are still looking for the alleged assailant. She is now stressed out of having to attend court. She told CCTV footage is not clear.

She told me she has been told by police not go to her flat "kicked me out and told me it is dangerous for me to go back." and subsequently has been of no fixed abode since. She told me she has been sofa surfing at her boyfriend and other friends since the incident.

Since the incident, she has been experiencing symptoms suggestive of PTSD -
Hyperarousal - easily irritable and aggressive at time, hypervigilance, can't go outside - afraid of the dark, difficulty concentrating, and difficulty sleeping, experiencing bad dreams, and waking up in sweat. Constant ruminating and flashbacks about the incident 'in my head', Crying for no reason.

Compounded to the trauma following the incident, she attended North Middlesex University hospital yesterday and was told that she must have her ovary removed and she is worried she wouldn't be able to have any kids.

She also told me she is also stressed out as her mum is in ICU following a heart operation and she is physically very unwell.

Before the incident she told me was paranoid about people betraying her and she has been diagnosed with dyslexia when she was at school, and she has had depression and anxiety since she was 13 years of age.

She told me she was previously diagnosed with bipolar affective disorder and when challenged as her health records doesn't indicate such a diagnosis, she then told me it was the charity MIND who told her she may have had Bipolar. .

Past Psychiatric History:

Previously treated with depression and anxiety from 2008 - 2011.
Otherwise, no previous history on Rio.

Current Medication:

Sertraline 150mg

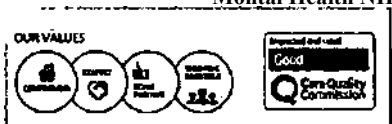
Sleeping tablet - Zopiclone

She told me she has been on Sertraline most of her life although she never felt any benefit since on it and has been taking it as prescribed.

To the contrary, notes from our CTS indicate she stopped taking her antidepressant.



Chairman: Jackie Smith
Chief Executive: Jinjer Kandoia



Chairman: Jackie Smith
Chief Executive: Jinjer Kandoia

Information provided about her condition by her GP
Ms DB understands the risk and benefit of medication prescribed and was involved in decision[^] about medication. 3

Drug/ Alcohol and smoking status:

Smoke cigarettes.

Only drinks alcohol socially when out with her friends - She used to drink in excess during her teenage years but denied any problematic drinking recently.

She told me she used to sniff 'Charlie' cocaine during her teenage years. However, when our CTS spoke with her recently, she reported to socially use cocaine but only stopped after she was assaulted last November.

Present Social Circumstances:

She is currently of NFA and sofa surfing She receives ESA and PIP.

Mental State Examination:

A+B: Revealed a 33-year-old Caucasian woman. Her right hand was bandaged and told me she is scheduled to attend special unit for plastic surgery on her hand. She was casually dressed, and her self-care was good. She established a rapport easily and she was mildly agitated shaking her leg incessantly during the interview. Her speech was fluent, coherent and normal in volume, rate and content

Subjectively she rated her mood as being (0) on a scale of 0 to 10 (where 0 is most depressed and 10 happiest). However objectively her mood appears normal with a reactive and mildly anxious affect

She told she attempted self harm by cutting her wrists about 7 months ago. No scar or mark noted. Her left wrist is covered with tattooed. She has no current suicidal ideation, plan or intent and cited her mum as a protective factor.

With regards to her perception, she reported hearing her boyfriend whispering to her from inside her head "playing games in my head" and not from external spaces about 3 to 4 times in a week since the incident. This appears more related to her traumatic experiences and unlikely to be psychotic. She also reported a history of feeling paranoid about other people betraying her, likely in the context of her personality and a history of using cocaine.

Her appetite is not great, although she is eating, and she is not sleeping well although she reported having 8 hours sleep last night.



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Chief Executive: Jinjer Kandola



Nursing Impression:

Her presentation is suggestive of traits of PTSD following an incident last November when she alleges, she got stabbed in her right arm. She is also stressed out as she subsequently lost her accommodation following the incident and her mum is currently very unwell in hospital.

Management plan:

We discussed therapy to manage her PTSD and advised her to engage with IAPT.

Please refer her to Enfield IAPT for therapy.

She told me a housing solicitor is helping her with her accommodation and I have advised her to go to the homeless person unit and MIND for support.

She told me she is seeing her GP for a review of her medication.

I have discharged her back to your care,

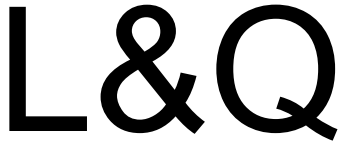
Yours sincerely,

**Kris Gopaulen Community
Psychiatric Nurse Enfield
Assessment Service**

Copy to: Ms DB



**Chairman: Jackie Smith
Chief Executive: Jinjer Kandola**



West Ham Lane Office
29-35 West Ham Lane
London E15 4PH
Tel: 0300 456 9998
Email: info@lqgroup.org.uk
Website: www.lqgroup.org.uk

Confidential

Miss DB 7 Tenneyson Close, Enfield, London, EN34SN

21 October 2019

Dear Miss D DB

Medical Assessment - Priority Awarded

Following your recent medical assessment, I can confirm that medical priority has been awarded and the recommendations are:

Bed Size - According to L&Q Policy
Max Floor Level with a lift - 4th Floor or Above
Max Floor Level without a lift - 2nd Floor
Gas Central Heating - Desirable
Garden - No Special Requirement.

Please note, as L&Q operate a Choice Based Lettings System you are able to place on bids on properties that you deem as suitable for your household needs. If there are any concerns regarding the suitability of a property, a Lettings officer will discuss this with you during the Lettings process.

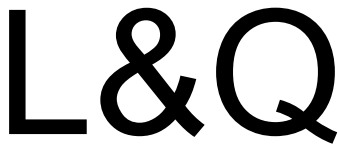
Your transfer application is now in Band 3 - All priority cases.

It is recommended that you also register with your local authority as you have a medical reason for moving homes. To do this, you will need to complete an application form and submit any supporting documents. Details can be obtained from each council website.

Yours sincerely

Lettings Team

BECAUSE HOMES MATTER



L&Q Direct

PO Box 194

Sidcup DA15 0AJ

Tel: +44 (0)300 456 9998

Email: info@lqgroup.org.uk

Website: www.lqgroup.org.uk

09th December 2022

URGENT – For the attention of the Duty Homeless Persons Unit Officer, Homelessness Section

Dear Sir/Madam,

Application for assistance under section 183 of the Housing Act 1996

Please treat this letter as an application for assistance under section 183, Housing Act 1996.

Homelessness or threatened with homelessness (Section 175 Housing Act 1996)

We believe that our client should be treated as homeless or threatened with homelessness. This is because:

Please see summary notes for the case below

Ms DB contacted L&Q and has reported that on 25th November she was stabbed outside a pub by two unknown persons. She was hospitalised and needed surgery after sustaining life changing injuries. Ms DB has seen both of the perpetrators on her estate while walking her dog and believes they live on the estate and know where she lives. She has not stayed in her property due to fear for her life. While she was in hospital, she has received a call from an unknown number telling her to drop the charges. She has stayed in the hospital last few nights as she has no where else to stay. Police are investigating her case crime ref: 5232489/22. I have received an email from the police officer stating, ***'The victim currently resides at an address where both suspect live within the same estate and there has been escalation of violent behaviour within this estate since the incident on 25/11/2022'***. They advised that it is not safe for Ms DB to remain at her property and she should be moved.

Advised resident to approach the local authority explain her situation regarding the incident and that she wants to make a homeless application.

Ms DB has requested urgent re-housing.

It is of the recommendation of L&Q that accommodation is considered to ensure the safety and wellbeing of DB.

Interim accommodation duty (section 188 Housing Act 1996)

BECAUSE HOMES MATTER

We believe that on the basis of the above that your authority has reason to believe that our client may be homeless, eligible and in priority need. Therefore, your authority has a duty to provide suitable accommodation pending completion of your enquiries. We would remind you that this duty arises irrespective of location connection with your authority.

Ms DB is a tenant of **London & Quadrant Housing Trust (L&Q)**. However, due to:

- *Please see details of case above*

This tenant feels it is not safe for them to remain at their property at **7 Tenneyson Close, Enfield, London EN3 4SN**.

Police details

DC Neha Chadda
North Area BCU
Local Investigations Team 2a
Metropolitan Police Service
North Area BCU (Enfield & Haringey)
07717850110

For this reason, I am referring them for emergency re-housing as per s188 of the Housing Act 1996 (Homelessness). "Interim duty to accommodate in case of apparent priority need." And also, under section 10 of the Homeless Act 2002, where it is not reasonable for a person to continue to occupy accommodation if it is probable that this will lead to threats of violence from another person.

Details of *Ms DB*, tenancy are as follows:

Tenancy start date with **L&Q** – **15/08/2011**

Date of birth 

I would be grateful if you can contact me to confirm receipt of this letter. Please can you also keep me informed of the progress of your enquiries as an authorised representative of our client and provide us with a copy of your decision letter. You can contact me on 0300 456 9996 or via email to nsharif@lqgroup.org.uk Thank you for your assistance.

Yours faithfully

Nazma Sharif
ASB Case worker

Yours



Nazma Sharif

Valerie Opara

From: Neha.Chadda@met.police.uk
Sent: 08 December 2022 17:55
To: Cc: RROteam
emily.berry@emfield.gov.uk; Nazma Sharif
Subject: [REDACTED]
Follow Up Flag: Follow up
Flag Status: Flagged

Good evening,

I am emailing in relation to the above crime report. This a GBH with intent investigation where the victim was assaulted in a pub which resulted in life changing injuries to her hand.

The victim currently resides at an address where both suspect live within the same estate and there has been escalation of violent behaviour within this estate since the incident on 25/11/2022.

The victim's name is DB Shantel DB she currently resides at 7 TENNYSON CLOSE, SCOTLAND GREEN ROAD, ENFIELD, EN3 4SN.

We would recommend a move due to the proximity of the suspects of this investigation and the mental/physical toll this incident has been on Ms DB.

Kind Regards,



DC Neha Chadda
North Area BCU
Local Investigations Team 2a
Metropolitan Police Service
North Area BCU (Enfield & Haringey)
X07717850110
[Vwww.met.police.uk](http://www.met.police.uk) ^ Neha.Chadda@met.police.uk

Enfield Haringey
Unless otherwise stated this email is GSC Code – Official

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Your Ref:
NHS Number: [REDACTED]
Hospital Number: [REDACTED]

22 Feb 2023

Enfield Assessment Service
25 Crown Lane
Southgate
London N14
5SH

Tel: 0208 702 3329

Private and Confidential to be opened by addressee

Miss D [REDACTED] DB
23 Byron Terrace Hertford Road
Edmonton
London
N9 7DG

Dear Miss DB,

Following our recent phone conversation, we would like to confirm your appointment as follows

Date: 01 Mar 2023

Time: 11 30

Clinician: Kylasum Gopaulen

Location: 58-60 Silver Street, Enfield, Middlesex, EN1 3EP

To make sure that access to our services is fair, please:

- Call the above number if you are unable to attend this appointment
We may not be able to offer you another appointment if you don't attend this one, or don't tell us that you can't come
- Arrive on time for your appointment as we may not be able to see you if you are late

Please contact us on the above number if English is not your first language and you need help or an interpreter.

Yours sincerely

Annalynn Kamulete

On Behalf of Barnet, Enfield and Haringey Mental Health Trust



Interim Chair: Peter Molyne Chief
Executive: Jinjer Kand



Mental Health
Partnership



Barnet, Enfield and Haringey
Mental Health NHS Trust
Camden and Islington
NHS Foundation Trust

Enfield Personality Disorder Stream
Integrated Core Mental Health Team
The Chase Building Chase
Farm Hospital Site
The Ridgeway
Enfield EN2 8JL

Private &
Confidential Miss
DB 23 Byron
Terrace Hertford
Road Edmonton
London N9 7DG



Tel: 020 8702 5011/5023
PD Team Direct Dial: 020 8702 5020
Email: beh-tr.generalenquiries@nhs.net

6th December 2023

NHS number: [REDACTED]
Hospital number: [REDACTED]

Dear DB,

Due to unforeseen circumstances, we have had to amend the assessment date that we previously booked for you. I can confirm this will be a face-to-face appointment, your appointment details are as below:

Date & Time: 23rd February 2024 at 09:30am

Location: The Chase Building, Chase Farm Hospital Site

Clinician: Kuntal Mehta

We have enclosed several documents which we would be grateful if you could complete and bring with you to your appointment. If you cannot complete these at home, or would like some help filling them in, your clinician will be happy to help you with these at your appointment. Please note this appointment is an assessment and is not the start of therapy. We ask that if you cannot attend the appointment as above, please contact us at your earliest convenience **020 8702 5023/5011**. Please be aware that failure to attend this appointment may result in a discharge from our service. We look forward to meeting you.

Yours sincerely,

Administrator for **Enfield Personality Disorder Stream**
On Behalf of Barnet, Enfield and Haringey Mental Health Trust

Cc: NIGHTINGALE HOUSE SURGERY, 1 NIGHTINGALE ROAD, EDMONTON, N9 8AJ

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A photograph showing a person's hand with a tattoo on the forearm pointing to a rock sample. The rock is dark and textured, resting on a wooden surface. The number 49 is overlaid on the image.

49



50



51





53







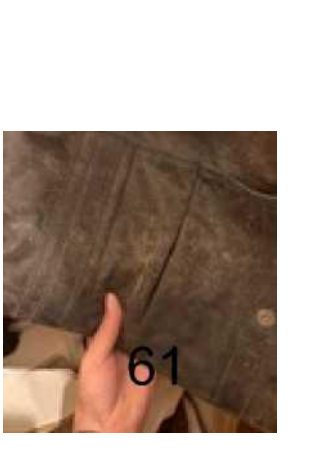
56







60

A close-up photograph of a hand with the index finger pointing towards a dark, heavily textured surface, possibly a rock or a piece of old paper. The surface has a grid-like pattern of faint lines. A large, bold, black number '61' is superimposed over the lower part of the hand and the surface. The lighting is somewhat dim, and the overall tone is brownish-grey.

61



62



63

64



65

f166

A photograph of a window with a wooden frame. A dark curtain is hanging on the right side of the window. The number 67 is overlaid on the image.

67



68



69





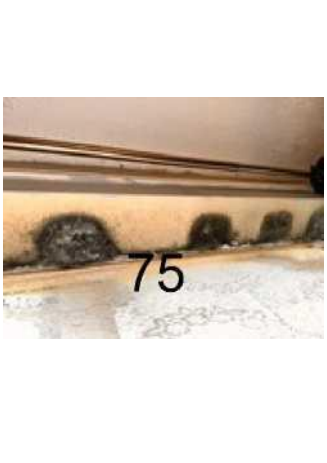
A vertical wooden post with a rough, textured surface, possibly weathered or stained. To the right of the post is a window with a dark frame, showing a view of green foliage outside. The number 72 is printed in black on the lower part of the post.

72





74



75



76



Miss DB

Date: 18 December 2023

Miss DB
7 Tennyson Close, Scotland green road Enfield
EN3 4SN

Email: Lorraine32@blueyonder.co.uk

Dear DB

Re: Your housing disrepair claim


VERITAS
Solicitors^{LLP}
Cardinal House - 7th Floor
20 St Mary's Parsonage
Parsonage Gardens
Central Manchester, M3 2LY

T: +44 (0)844 478 1999
F : +44 (0)844 478 1998
www.veritassolicitors.co.uk

Thank you for your instructions in relation to the disrepair problems you are experiencing at your home as a result of your landlord's failure to carry out the necessary remedial works of repair.

Please note your claim will be dealt with by a designated fee earner who is experienced in housing disrepair, the details of which will be supplied to you post allocation of your claim. Your claim will be supervised by a team leader of the delegated fee earner, who details will be supplied in due course, alongside that of the fee earner.

Your Claim

We confirm that Veritas Solicitors is regulated by the Solicitors Regulations Authority, and we will always act in your best interest.

Also, we confirm we do not pay any referral fees for the introduction of any cases. However, we may partake in either a marketing campaign to marketing companies or claims management companies with whom we agree a marketing budget that we pay them for which they would carry out marketing on our behalf or pay recommendation fees to similar entities which result in the production of cases. Both methods result in obtaining cases from them and rest assured both are compliant with rules and regulations under which we are governed. Should you require further details on our onboarding processes, please contact our offices and one of our staff would be happy to explain how we acquired your case in more detail.

We will act independently for you without being compromised on integrity. We must keep affairs of clients and former clients confidential except where disclosure is required or permitted by law. If you are happy for us to discuss and disclose confidential information regarding your matter to a third party, then kindly provide an authority to do so. We can confirm that even where you have granted us authority to discuss your claim with a third party, we will only ever contact you and will only discuss your claim with them where the relevant party may have advised us that you have reached out to them to find out the progress of your claim.

From the limited information you have supplied it would appear you have reasonable prospects of success in pursuing your claim to have the necessary works of repair carried out and to recover compensation. However please note that this assessment of the prospects of success may change once we have obtained the report of an Independent Chartered Surveyor on the causes and effects of the alleged disrepair at your home. Our role in acting for you is to carry out investigations and to value your claim with a view to ultimately obtaining compensation on your behalf. Our professional practice rules dictate we must inform you of a number of matters concerning this claim and how we intend to deal with it on your behalf. We appreciate that this correspondence is comprehensive, but it is important that you thoroughly read it and understand its contents.

By law, you only have 6 years from the date of knowledge of the disrepair (or 3 years when personal injury is alleged) with which to bring your claim. This means, either the claim must be resolved, or Court proceedings are issued, prior to the expiration of any limitation period. Consequently, it is extremely important that you swiftly respond to our correspondence and remain in contact, which includes advising us of any contact that you receive from your landlord or its representatives.

There are two main types of compensation you may claim

- (a) General damages: Compensation for trouble and inconvenience you have experienced as a result of disrepair at your property, due to your landlord's failure to carry out the repairs within a reasonable timescale.
- (b) Special damages. This will include out-of-pocket expenses you have incurred as a result of the disrepair. Examples include redecoration costs, excessive heating bills and damage to your personal belongings. We remind you to keep a note of such expenses and retain any original receipts.

In certain circumstances, if it can be shown that the condition of the property has adversely affected your health, and it is confirmed by an independent medical expert, you may also be able to include a claim for damages for personal injury.

Special Needs

If you have any special needs, of any kind, but especially in respect of communicating with us, then please tell us at once. Such special needs may include hearing difficulties, visual impairment, some other physical disability, learning difficulties, language barriers or other cross-cultural issues. Once we know about the issue, we can work together to overcome any anticipated difficulty. If there is ever anything that you do not understand, then please contact the file handler and we will endeavour to assist.

Our Charges and Funding Options

It is important you understand your responsibilities for the landlord and our costs. A person who succeeds in pursuing a claim is responsible for his/her own legal costs and must recover them from the other party, at the conclusion of the case. If you lose your case, you are responsible not only for their own costs but also for the other side's legal costs. The paragraphs below explain how we intend to ensure that you are not exposed to such cost risks.

It is now generally very difficult/not possible to obtain Legal Aid for damages for housing disrepair claims. However, there are several other alternatives that may be open to you in terms of funding your claim. You may have a legal expenses insurance policy attached to your vehicle or home contents insurance policy. You may be a member of a Trade Union or other organisation who assists their members in funding litigation. Please advise us immediately should you or your spouse or partner have a credit card, household, or motor policy, or are members of a union or similar organisation since this may include an entitlement to legal expenses insurance.

We confirm that we will conduct your claim on a “no win, no fee” basis supported by a policy of insurance to cover your disbursements, such as surveyors report fees, engineer report fees, barrister fees and Court fees, which must inevitably be incurred from time to time to progress your case.

Typical disbursement fees incurred to progress your case can range between £500 to £2,000 each. In the event of you winning the case, such sums for disbursements would be paid for by the other party or their insurers excluding the “after the event” legal expenses insurance policy premiums, if applicable, which is not recoverable from the other party.

If you lose your case, the policy insurance should reimburse the disbursements incurred including “after the event” legal expense insurance premium. This is conditional upon your consistent co-operation and provision of accurate instructions. If subsequently it is established you have pursued a fraudulent claim or provided materially inconsistent instructions then you will not have any protection under legal expenses insurance (“before the event” for example pre-existing motor, house contents, credit card policies or “after the event” policy) and will personally be responsible for your own and the opponents’ legal costs, which may be quite substantial.

If applicable, the success fee, namely the percentage uplift that we add to your bill if you are successful in bringing your claim for housing disrepair and associated losses, is not recoverable from your opponent even if your claim is successful. The success fee, if applicable, is payable by you. We shall charge you a success fee, if applicable, of 100% of our basic charges where the claim concludes at trial, or up to 25% if your claim relates to a housing disrepair matter.

There is a maximum limit on the amount of success fee which we can recover from you. That maximum limit is 25% of the total amount of any: i) general damages for distress, inconvenience, and loss of quiet enjoyment of your property, and ii) damages for pecuniary loss (financial losses element of your compensation), other than future pecuniary loss, which are awarded to you in the proceedings covered by this agreement. The maximum limit is inclusive of any VAT which is chargeable.

The maximum limit includes any success fee payable to a barrister who has a Conditional Fee Agreement (“CFA”) with us. However, this maximum limit applies only to a success fee for proceedings at first instance and not to a success fee

on other proceedings (such as, for example, an appeal against a final judgement or order).

This firm is not authorised by the Financial Conduct Authority (formerly the Financial Services Authority). However, it is included on the register maintained by the Financial Conduct Authority so that this firm can carry on insurance mediation activity. This part of the business, including arrangements for complaints or redress if something goes wrong, is regulated by the Solicitors Regulation Authority. The financial services register can be accessed via the website at www.fsa.gov.uk/register.

We have considered a variety of the insurance policies available to cover your liability for the legal costs of the other party, and although we are not acting as an insurance broker, we believe that a policy with Financial & Legal is one which is appropriate for your requirements in that it is reasonable in cost and provides adequate cover against your opponent's costs, including disbursements, should your claim be unsuccessful.

The cost of the insurance policy will be £448.00 (inclusive of IPT) however, you do not need to pay this at this stage as it is on a deferred credit basis and will be settled at the conclusion of the claim. The cost will be collected from your compensation/damages, if awarded.

Authority to Deduct Monies

By agreeing to these terms and conditions, you authorise Veritas Solicitors to deduct, if applicable, from your compensation monies recovered from your opponents the following:

1. Success Fee - Up to 25 %; and
2. After the Event Insurance Policy Gross Premium of £448.00 inclusive of IPT:
 - Net Premium £400.00 exclusive of IPT; and
 - IPT £48.00

Fees can increase in accordance with inflation. We will let you have further information if inflation causes our fees to increase. If your claim is unsuccessful the policy itself covers the cost of the policy, meaning that you do not pay for its fee.

We will bear the cost of running the action along with ongoing disbursements such as obtaining a surveyor's report, medical records, medical reports and obtaining the Financial & Legal policy. The normal position is that if your claim succeeds your landlord will pay your compensation and will pay our costs. Therefore, there is no charge to you if your claim succeeds apart from the success fee of 25% of damages and the insurance premium if applicable of **£448.00**.

Upon receiving an offer of settlement from your landlord, when advising you of the offer, we may choose to inform you of the '**net**' sum you would receive after the agreed deductions. This is for your convenience so that you are entirely clear on the sum you would receive. If at any point, you would prefer to have a detailed breakdown including the gross offer then please advise us by contacting your designated file handler.

Costs

Although we will be claiming our costs from your opponent, we are obliged to inform you how our fees are calculated.

If your claim settled without the need of issuing Court Proceedings, in any claim worth over £1,000 in respect of the housing disrepair, we will be entitled to receive standard costs.

We will be entitled to charge an hourly rate for the work carried out on your file and the hourly rate will be that which is prescribed by the local County Court as follows:

- | | |
|-------------|------------------|
| a) Grade A: | £261.00 per hour |
| b) Grade B: | £218.00 per hour |
| c) Grade C: | £178.00 per hour |
| d) Grade D: | £126.00 per hour |

We will also recover most disbursements such as the cost of obtaining a surveyor's report, medical report and an insurance policy.

If your claim is successfully completed in your favour, then we will look to your opponent to pay your basic charges and disbursements. This excludes the success fee and the after the event legal expenses insurance premium which are not

recoverable from your opponents.

Please find attached a Conditional Fee Agreement, which we require you to sign where indicated and return the same to us in the pre-paid envelope provided.

We will make arrangements for the funding of your disbursements in this matter, as appropriate. Disbursements are any monies owed or paid as a result of progressing your case, for example: Medical fees, Surveyors Fees, Barristers Fees, Court Fees etc. On average cases, these range between £500.00 and £1600.00. If you win your case, these sums will be paid by your opponents, **excluding the After the Event Insurance policy premium, which will not be paid by your opponents.** If you lose your case, the insurance policy should reimburse the disbursements incurred, including the after-the-event insurance policy gross premium, if applicable. Please note that this recovery is subject to you cooperating with us in the progression of your claim and providing accurate instructions. **If it later transpires that you have attempted to pursue a fraudulent claim, then you will not have any protection under your any form of insurance and be personally responsible for our costs and your opponent's costs.**

If you are successful in bringing a claim against your opponents, you may recover your costs, disbursements, excluding the success fee, and any after the event insurance policy premium, as explained in more detail above.

If you are unsuccessful in bringing a claim against your opponents, generally you are not responsible for their legal costs and disbursements. However, you will continue to remain responsible for your own disbursements, but these may be recoverable from the legal expenses insurance policy covering your matter.

In certain circumstances when court proceedings have been issued, the presiding judge may find that you had no reasonable grounds in pursuing your matter or that you were dishonest in bringing your matter. If this is found, then you may be held personally responsible for payment of your opponent's reasonable legal costs and disbursements, as well as, responsible for your own legal costs and disbursements.

Based on the information provided to us by you and on assessment of your case, we believe your case is suitable for 'after the event' insurance policy namely with Financial and Legal Insurance as recommended to us by the broker we employ. This insurance provides an indemnity limit of £25,000.00, which is sufficient to cover the costs of your opponent's legal costs and disbursements and cover your own disbursement, unless there is a finding of fraud or dishonesty on your part.

The cost of this policy gross premium is in the sum of £400.00 (+ insurance premium tax at 12%) for housing disrepair claims. This sum is deferred and therefore you will be required to pay it if you are successful, at the conclusion of your claim. As we are unable to recover this premium from your opponents, regardless of whether you are successful, you will be bound by these terms and conditions to instruct and authorise us to deduct the full insurance policy premium from any compensation you will recover and forward this to the insurance provider, to discharge your liability to them. However, if you are not successful, we will not require payment from you.

Your Responsibilities

We would briefly advise that as long as you fully and reasonably cooperate with us and attend any medical examination or surveyor inspection and your claim is successful then we would accept the costs that your landlord pays, and you would receive your compensation less the 25% success fee and less the insurance premium of £448.00. The latter has been explained above.

Your Duties

- You must be honest with us.
- You have an active duty to keep your losses to a minimum.
- You must tell us anything that may affect our advice. If in any doubt, tell us about it and we can decide with you if the issue is relevant to the case or not.
- You must cooperate with us.
- You must not ask us to act improperly or unreasonably.
- You must attend expert's meetings, meet us or a barrister for interviews and attend court if necessary.

You must keep all relevant documents and provide them to us, even if they may adversely affect your case. It is possible that a court will order you to hand them over to prove your case and your case can be damaged if documents have become lost. You must promptly give us your instructions.

If you receive any documents (including court papers) relating to your matter, you should immediately send these to us.

It is vital that we can contact you at all times until your case is settled. Please inform us in writing of any change of address or telephone number, as failure to do so could delay and prejudice your claim.

Furthermore, please inform us of any other Court proceedings in which you are involved or relevant to this matter and immediately forward copies of any documents you may have received.

You must provide documents to support any losses claimed. It helps us to effectively present your case if you record your losses in a diary or similar log.

Promptly inform us of your instructions when required and we cannot deal with any other person without your permission in advance.

Once information has been provided to us and subsequently changes occur, please inform us in writing. You should not contact any other party or their insurers, as it could severely prejudice your case.

If your housing disrepair matter includes a claim for personal injury, in due course it is likely we will instruct a medical expert to prepare a report. The medical expert will need to review your health records. Therefore, we will in such circumstances require you to complete an attached form of medical authority and return the same to us in the enclosed prepaid envelope.

We shall of course report to you at regular intervals as progress is made with your claim, but should you require any interim reports on progress made at any stage, please feel free to contact us.

Conditional Fee Agreement

We have agreed to take your case on a "no win, no fee" basis. The correct term for these agreements is a "Conditional Fee Agreement".

A feature of the Conditional Fee Agreement is that, in exchange for us taking the risk of not being paid for any of our work if you are unsuccessful, we are entitled to a "success fee" if you win, (you "win" if, on your behalf we obtain an agreement from your opponent to pay, or a court awards, compensation in your favour and any appeal against that award has failed). The success fee in this agreement is set at 25%.

If you win your claim, you pay our fees (as described above), our disbursements (payment of expenses on your behalf), the success fee and the premium for any after the event insurance product. VAT is charged on our base costs and the success fee.

You are entitled to seek recovery from your opponent of our basic charges, and our expenses and disbursements, **BUT not the success fee or any insurance premium, if applicable.**

If your opponent fails to pay any of the compensation or costs owed to you, we have the right to take recovery action in your name to enforce any judgement, order, or agreement. The charges of this action become part of our basic charges.

It may be that your opponent, during the course of the case, makes a Part 36 offer or payment which you reject, on our advice and your claim for damages goes ahead to trial where you recover damages that are less than that of the Part 36 offer

or payment. If this happens, we will not claim any charges or success fee for work done after we received notice of the offer or payment.

If you receive interim damages, we may require you to pay some or all our disbursements at that point and to deposit a reasonable amount on account against our future disbursements.

If you receive provisional damages we are entitled to payment of our basic charges, our disbursements, and the success fee

at that point.

If on the way to winning or losing you are awarded any costs by agreement or court order, then we are entitled to payment of those costs, together with a success fee on those charges if you win overall.

We can end this agreement if we believe you are unlikely to win. You will not have to pay any fees for our work (other than any expenses paid out on your behalf).

If you end the agreement between us, we have the right to decide whether you should pay our fees, VAT, and disbursements at once, or at the end of the case. This is entirely at our discretion.

We would hope to be able to negotiate a settlement of your claim without the need to involve a specialist barrister. If, however, it does become necessary to do so, we will aim to arrange a “no win, no fee” arrangement with them, so that your responsibility for such fees will be covered on the same basis as our own. However, this is entirely based upon the then instructed barrister and their chambers and they may wish to arrange instruction on a private basis. We will inform you accordingly when we instruct/receive notice from the barrister.

If we must issue court proceedings on your behalf, your liability for costs may increase. We will inform you at that time what additional costs could be incurred.

Our service is a continuing service and so our costs are payable when we cease to act for you.

Where costs are awarded on an interim basis, we may render a bill for the work covered by that interim cost award and keep the money awarded against that interim bill.

We have the right to keep any papers or money until payment is made to us. We may keep any interest on costs and disbursements that we recover.

You have the right to object to any bill we deliver to you, and you can apply for our bill to be assessed by the court under Part III of the Solicitors Act 1974, or you can make a complaint to the Legal Complaints Services.

We are entitled to charge interest on all, or part, of any bill if it is unpaid.

If you win your claim through court proceedings, your opponent may be required to pay interest on the charges and disbursements incurred by us on your behalf. Since you will have not been paying our charges through the duration of the case, we will be entitled to retain such interest.

PLEASE NOTE: IF YOU DO NOT CO-OPERATE WITH US, OR IF YOU MISLEAD US, WE WILL LOOK TO YOU FOR ALL OF OUR COSTS.

We apologise if this appears as somewhat candid, however, some clients believe the service we offer is totally free unless we win. That is not the case. If you are honest and co-operate, then the agreement with us protects you in respect of our costs. If you lose, there is no charge. If you tell us something that is not true, or you stop cooperating with us, then we can and will ask you to pay our fees. We are sure that this will not happen, but we do want to make sure that you understand how the agreement between us works. The most important feature of this agreement is that if you are unsuccessful with your claim, you will not have to pay any costs to this firm, except as set out below.

Whether successful or not, you may be asked to pay costs and expenses in the following circumstances:

- If you ask us to obtain extra evidence in support of your claim, in circumstances where we might not be able to recover the cost of such evidence from your opponent. We would warn you before obtaining such evidence that this cost would be your responsibility whether the case was or was not successful.
- If you fail to cooperate with us in the conduct of your claim or provide us with misleading information. In such a situation we would have the right to stop working for you and to charge you for the work which has been done at the hourly rate set out in this correspondence and for expenses incurred on your behalf.
- Our fees to act for you are your responsibility. They will form part of your claim against the other party. If you win the case the other side will usually be ordered to pay your basic costs, expenses, and disbursements, BUT not the

success fee or any insurance premium, if applicable.

- If you lose, unless your claim is judged fraudulent, or the claim is struck out, or you are claiming for the benefit of someone else; you should have the benefit of *Qualified one-way Cost Shifting* which effectively means no order for costs will be made against you. This however does not apply in claims for housing disrepair.
- If you win, we are entitled to be paid for the work we have done from the sums recovered from the other side, whether those sums are for costs or not. Normally there will be a delay between settlement of the claim and agreement on costs, especially in litigated cases. We have no wish to unnecessarily withhold payment of your damages; however, we reserve the right to raise an interim bill and retain an amount up to our maximum potential entitlement in costs against you pending our true entitlement crystallising.
- There may be other situations where you could end up paying a fee to us, whether sums are recovered from the other side. These situations are: if you fail to cooperate with us; if you fail to attend a medical/expert examination or court hearing that we reasonably ask you to attend; if you fail to give us necessary instructions; and/or if you withdraw instructions from us (i.e., stop using our firm).
- Another situation where you may end up paying us some fees even from your damages if we are not able to recover some of our costs from the paying party which has been as a result of either our offices not receiving proper instructions and us having to continually chase you for them, or if you keep asking us for unnecessary updates in relation to your matter time, which cannot be properly charged to the Defendant or their insurers. In this situation we reserve the right to send you a bill for the extra work we have carried out which the Defendants do not have to pay.

If you end the agreement between us, we have the right to decide whether you should pay our fees, VAT. and disbursements at once; or at the end of the case. This is entirely at our discretion.

If there is ever any doubt about you being able to recover costs, we will tell you. Please remember, we are acting on a 'No Win – No Fee' basis, as detailed above and you have the option of taking out cover for our expenses and disbursements under an after the event insurance policy.

Disclosure of relationships

We only select Conditional Fee Insurance products from a limited number of insurers, but we are not contractually obliged to conduct business in this way. You may ask us for a list of the insurers.

Our terms of business form the agreement between us. However, as it is your case, under our professional rules, we are obliged to tell you about the fees being incurred in your name.

Timescales

A straightforward case, where the council / housing association / private landlord whereby liability is known from the date of knowledge and is not in dispute the matter will take 6 to 12 months from our being instructed.

Where the council / housing association / private landlord dispute liability it will take about 12 months to 2 years.

More complex or higher value cases, cases that must go to court and more serious injury claims can potentially take longer than the above stipulated time frames.

These are guidelines/estimates which are only based on an average and not intended to bind us.

Levels of Service and Complaints Procedure

During the course of your matter, if there is any aspect about which you are concerned or require clarification, then please raise it with the person who is handling the matter, with a view to the matter being resolved quickly. If you remain concerned or we could not agree on an appropriate course of action, then your complaint would be referred to Mr Pete Graham, the firm's compliance manager, who will contact you, and attempt to resolve the matter to your satisfaction.

The firm has a Complaints Procedure document, which is available on request, and which would be sent to you should you make a complaint.

Your right to complain might relate to the way in which your matter is being handled, or about a bill which we have issued. In the case of a complaint about a bill, there might also be a right to object to the bill by applying to the court for an assessment of the bill under Part III of the Solicitors Act 1974. However, we would point out that if all or part of a bill remains unpaid, we may be entitled to charge interest – any such entitlement being set out in our Terms and Conditions of Business and/or on the reverse side of the bill.

If you remain dissatisfied at the end of our complaints process, you would then be at liberty to contact the Legal Ombudsman, whose address is PO Box 15870, Birmingham, B30 9EB.

That organisation is the statutory body to whom you may refer your complaint once we have concluded our professional obligation to try and resolve it. The time limits for you to make a complaint to the Legal Ombudsman are one year from you becoming aware of your right to complain and six months from our final responses to the complaint.

File storage

We store files at no charge to you for six years after the end of your case with us has ended. The file will then be destroyed, and we shall take it that we have your permission to do this unless you tell us otherwise in writing. Should you require any documents from the file at any time during the 6 years, kindly note that there will be an administration charge of £50.

Money Laundering

We are required by the government to ask all our clients for proof of identity. We would stress that this does not mean that you are or anyone else is suspected of any wrongdoing. The purpose is to make it harder for the proceeds of crime to go undetected and to improve financial security for everyone throughout the financial and business sectors.

Please could you provide us with one of the following documents:

1. Your current passport
2. Your photo card driving license
3. Your benefit book

And in all cases an electricity, gas, or other household bill in your name and at your current address which is no more than 3 calendar months old at the time it is produced.

In addition, we may carry out further checks via third party company, like 'Verify', to ascertain further confirmation in respect of your identity. If no objections are received, we will presume you consent to our use of Verify.

Please do not forward originals only forward copies of the above by post

Making a disclosure

We are professionally and legally obliged to keep your affairs confidential. However, solicitors may be required by statute to make a disclosure to the National Crime Agency where they know or suspect that a transaction may involve money

laundering or terrorist financing. If we make a disclosure in relation to your matter, we may not be able to tell you that a disclosure has been made. We may have to stop working on your matter for a period of time and may not be able to tell you why.

Action Plan

We will notify the Third Party and/or their insurance company and pursue the claim on your behalf. We shall keep you informed of further developments.

Unless you inform us otherwise, we trust we have your permission to sign any court documents on your behalf.

Confidentiality

External firms or organisations may conduct audit or quality checks on our practice. This could mean that your file is selected for checking, in which case we would need your consent for inspection to occur. All inspections are, of course, conducted in confidence. If you prefer to withhold consent, work on your file will not be affected in any way. Since very few of our clients do object to this, I propose to assume that we have your consent unless you notify us to the contrary.

We will also assume that, unless you indicate otherwise, your consent on this occasion will extend to all future matters that we conduct on your behalf. Please do not hesitate to contact me if I can explain this further or if you would like me to mark your file as not to be inspected. If you would prefer to withhold consent, please put a line through this section in the copy letter for return to me. Please note that external firms or organisation that conduct audits or quality checks on our practice are required to maintain confidentiality in relation to your file.

Again, this will be an exception to the recent changes brought about GDPR and data protection under disclosure rules.

We are obliged to advise that we work with external companies of a variety in nature in order to provide you with the best service we can. Details of the types of external services provided to us are as follows:

- (a) I.T. and Legal Software Companies: e.g Global Asset Support Ltd., Select Legal, Y.P. Solutions Ltd., Legal Support Ltd. and other Consultants. These are providers of I.T. support, case management software and general assistance with our website or other social media support. Some of these consultants may be based outside of the U.K and carry out works outside of the U.K.
- (b) General Consultants: Accountants, Bookkeepers, File Handlers, Legal Compliance firms, Auditors, Data Processing and Administrative assistants are often used to process accounting information, files or assist the current file handlers within our offices. Again, these may carry out works outside of the U.K.

Should you require more detail of the above-named companies roles within our company or specific names of individuals who may carry out works upon your file of papers, we invite you to contact our offices to discuss further.

12. Data Protection

Primarily, we use information you provide for the provision of legal services. Our use of that information is subject to your instructions, the Data Protection Act 1998, as reformed by GDPR and our duty of confidentiality. A copy of the GDPR policy of our firm can be viewed on our website or provided to you upon request. Please note that our work for you may require us to give information to third parties such as government agencies/bodies and other professional advisors or experts. You have a right of access under the data protection legislation and GDPR to the personal data that we hold about you.

I enclose the following documentation which I require you to complete, sign and return in the pre-paid envelope provided:

- 1. Conditional Fee Agreement x 2**
- 2. Client Care Letter Confirming Losses**

This is required to ensure that you do not have any before the event insurance which would cover your legal costs in bringing a claim. I also enclose the guidance booklet for conditional fee agreements, which you should read carefully and keep for your information.

We hope that by sending this letter we have addressed your immediate queries about the day-to-day handling of your work and our terms of business.

You will be considered and deemed to have accepted the terms herein on the basis of Veritas Solicitors continuing to receive instructions from you and in the absence of any objections within the next 14 days.

Please note that if you have queries, please do not hesitate to contact us **Monday to Friday between 9.00am and 5.30pm on 0844 478 1999.**

Thank you for your valued instructions in this matter and we are confident that we will be able to provide you with an excellent standard of service now and in the future.

DECLARATION

I confirm that I have read and understood the above terms and conditions of business for Veritas Solicitors LLP and agree to being bound to these terms and conditions. I understand that Veritas Solicitors LLP will now act on my behalf in pursuing my consequential losses against my opponents. I note that my continuing instructions will also amount to acceptance of these terms and conditions as well.

I note Veritas Solicitors costs in this matter and their entitlement to a success fee of up to 25% and continue to agree to instruct Veritas Solicitors

SIGNED:.....

DATED:.....18/12/2023.....

PRINT NAME:.....

Please sign, date and return

We enclose a self-addressed envelope to assist in replying.

If there are any matters within this letter that you do not understand please do not hesitate to contact us.

Yours sincerely,

Veritas Solicitors LLP

Date: 18 December 2023



Conditional Fee Agreement ('CFA')

For use in Housing Disrepair cases (including where appropriate those with an element of personal injury)

This agreement is a binding legal contract between you and your solicitor/s. Before you sign, please read everything carefully. This agreement must be read in conjunction with the Schedules and the Law Society Conditions attached.

Agreement date: 18/12/2023

We, the Solicitors **Veritas Solicitors LLP of 7th Floor | Cardinal House | 20 St Mary's Parsonage | Parsonage Gardens | Manchester | M32LY**

You, the client, DB 7 Tennyson Close, Scotland green road Enfield London EN3 4SN

What is covered by this agreement:

1 Your claim and / or application for an order for specific performance of your landlord's (London & Quadrant) repairing obligations pursuant to s 11 of Landlord and Tenant Act 1985 and /or s4 of Defective Premises Act 1972 and /or Section 9(a) of Homes (Fitness For Human Habitation) Act 2018 the provisions of the tenancy agreement between you and your landlord.

2 Your claim for general and/or special damages arising from your landlord's breaches of the statutory and / or contractual provisions set out in paragraph 1 herein.

3 Any claim for damages for personal injury suffered as a result of your occupation of rented accommodation situate and whereat you are, or were, the tenant of (London & Quadrant)

- Any application for pre-action or non-party disclosure.
- Any appeal by your opponent.
- Any appeal you make against an interim order or an assessment of costs.
- Any proceedings you take to enforce a judgment, order or agreement.
- Negotiations about and/or a court assessment of the costs of this claim.

What is not covered by this agreement

- Any counterclaim against you.
- Any appeal you make against the final judgment or order.

Paying us if you win

If you win your claim, you pay our basic charges, our expenses and disbursements and a success fee together with the premium for any insurance you take out. You are entitled to seek recovery from your opponent of part or all of our basic charges and our expenses and disbursements, but not the success fee or any insurance premium.

The overall amount we will charge you for our basic charges, success fees, expenses and disbursements is limited as set out in Schedule 2 below.

It may be that your opponent makes a formal offer to settle your claim which you reject on our advice, and your claim for

damages goes ahead to trial where you recover damages that are less than that offer. If this happens, we will *not add our success fee to the basic charges* for the work done after we received notice of the offer or payment. In these circumstances, you may be ordered to pay your opponent's costs, but only up to the amount of damages and interest awarded to you.

Expenses and Disbursements

If you receive interim damages, we may require you to pay our expenses and disbursements at that point and a reasonable amount for our future expenses and disbursements.

If you receive provisional damages, we are entitled to payment of our basic charges, our expenses and disbursements and success fee at that point.

If you win overall but, on the way, lose an interim hearing, you may be required to pay your opponent's charges of that hearing, but usually only up to the amount of damages awarded to you.

If on the way to winning or losing you are awarded any costs, by agreement or court order, then we are entitled to payment of those costs, together with a success fee on those charges if you win overall.

What do I pay if I lose?

If you lose you will normally have the benefit of Qualified One-Way Cost Shifting so the court will not usually enforce an order for costs against you, unless:

- the proceedings have been struck out; or
- the claim is fundamentally dishonest; or
- the claim includes a claim for the financial benefit of someone else.

If you lose, you do not pay our charges but we may require you to pay our expenses and disbursements.

The Success Fee

The success fee is set out in Schedule 1.

Basic Charges

Details of our basic charges are set out in Schedule 2.

Ending this agreement

If you have a right to cancel this agreement under Schedule 3 (see below) and do so within the 14 day time limit, you will pay nothing. Otherwise if you end this agreement before you win or lose, you pay our basic charges and expenses and disbursements. If you go on to win, you also pay a success fee.

We may end this agreement before you win or lose, with the consequences set out in the Law Society Conditions.

Other points

Definitions of words used in this CFA are explained in the Law Society Conditions.

You have the right to cancel this agreement in the circumstances set out in Schedule 3.

We add VAT, at the rate that applies when the work is done, to the total of the basic charges and success fee. Our VAT Registration Number is 925807213.

You may be able to take out an insurance policy against the risk of paying expenses and disbursements (but not our charges) if you lose, or some or all of your opponent's costs even if you win. You will be responsible for paying the insurance premium for this if you win. If you lose the premium is not payable. Full details are contained in the insurance policy documents. We will give further information about insurance policies to you so that you can decide whether you wish to take one out.

The parties acknowledge and agree that this agreement is not a Contentious Business Agreement within the terms of the Solicitors Act 1974.

Signatures

Signed by the solicitor:

Amina Ali

Signed by the client:

.....
18/12/2023

Dated:

.....

Note: We are not bound to act on a conditional fee basis until both you and we have signed this agreement.



Schedule 1

Success fee

The success fee is set at **100 %** of our basic charges, where the claim concludes at trial; or **25%** where the claim concludes before a trial has commenced.

The success fee percentage reflects the following:

- (a) the fact that if you lose, we will not earn anything;
- (b) our assessment of the risks of your case;
- (c) any other appropriate matters;
- (d) the fact that if you win we will not be paid our basic charges; until the end of the claim
- (e) our arrangements with you about paying expenses and disbursements.
- (f) the arrangements about payment of our costs if your opponent makes a Part 36 offer or payment which you reject on our advice, and your claim for damages goes ahead to trial where you recover damages that are less than that offer or payment.

The Success Fee cannot be more than 100% of the basic charges in total.

Cap on the amount of Success Fee which you will pay us in the event of Success in proceedings at first instance

There is a maximum limit on the amount of the success fee which we can recover from you.

That maximum limit is 25% of the total amount of any:

- (i) general damages for pain suffering and loss of amenity; and
- (ii) damages for pecuniary loss, other than future pecuniary loss;

which are awarded to you in the proceedings covered by this agreement. The maximum limit is applicable to these damages net of any sums recoverable by the Compensation Recovery Unit of the Department of Work and Pensions. The maximum limit is inclusive of any VAT which is chargeable.

The maximum limit includes any success fee payable to a barrister who has a CFA with us.

However, this maximum limit applies only to a success fee for proceedings at first instance and not to a success fee on other proceedings (such as, for example, an appeal against a final judgment or order).

We will provide you with a copy of any relevant judgment or of our calculation of any settlement showing how much of your damages should be attributed to General Damages and Past Pecuniary Loss, net of any sums recoverable by the Compensation Recovery Unit. If you do not agree our calculation and

this makes a difference to the amount of the Success Fee payable by you, then we will put the matter for

determination by an independent barrister of at least 10 years call, to be appointed by agreement between us or, in default of agreement, by the President of the Law Society of England and Wales, such barrister to act as expert and not as arbitrator and his decision shall be binding. The barrister's costs for assessing this issue *are* to be paid by you if the barrister agrees with us, but otherwise *are to be* paid by us.

You also have the right to apply to the court for assessment of our costs, including our success fee.

Schedule 2

Basic charges

These are for work done from now until this agreement ends. These are subject to review.

How we calculate our basic charges

These are calculated for each hour engaged on your matter. Routine letters and telephone calls will be charged as units of one tenth of an hour. Other letters and telephone calls will be charged on a time basis. The hourly rates are:

Grade of Fee Earner	Hourly Rate
1 Solicitors, Legal Executives and Other fee earners with over eight years post qualification experience including at least eight years litigation experience.	£261.00
2 Solicitors, Legal Executives and Other fee earners with over four years post qualification experience including at least four years litigation experience.	£218.00
3 Other Solicitors, Legal Executives and Other fee earners.	£178.00
4 Trainee solicitors, paralegals and other fee earners	£126.00

We review the hourly rate in January each year and we will notify you of any change in the rates in writing.

The above hourly rates may not apply if your claim is subject to a specific fixed fee arrangement agreed between us. If a specific fixed fee arrangement has been agreed with you it is set out below and that fee plus expenses payable by you will be the amount of legal costs payable by you less any amount recovered from your opponent.

Schedule 3**Notice of the Right to Cancel**

This only applies if you sign the Conditional Fee Agreement:

- I. At your home, workplace or at someone else's home; or
- II. At our offices but following a visit by us (or by someone acting on our behalf) to your home, workplace or someone else's home; or
- III. At our offices but following a meeting between us away from our offices.

You have the right to cancel this contract if you wish and can do so by delivering, sending (including electronic mail) a cancellation notice to the person mentioned below at any time within 14 days starting with the day of receipt of this Notice.

The person to whom a cancellation notice may be given is Mr F Fazal of **Veritas Solicitors LLP** of 7th Floor | Cardinal House | 20 St Mary's Parsonage | Parsonage Gardens | Manchester | M32LY

Notice of cancellation is deemed to be served as soon as it is posted or sent to us.

You can use the cancellation form provided below if you wish.

Signed on behalf of **Veritas Solicitors LLP**

Dated:

If you wish to cancel the contract, you **must do so in writing** and deliver personally or send (which maybe by electronic mail) this to the person named below. You may use this form if you want to but you do not have to.

(Complete, detach and return this form ONLY IF YOU WISH TO CANCEL THE CONTRACT)

To: Mr F Fazal of **Veritas Solicitors LLP**

At 7th Floor | Cardinal House | 20 St Mary's Parsonage | Parsonage Gardens | Manchester | M32LY

Case Reference No:

I hereby give notice that I wish to cancel my Conditional Fee Agreement with your firm.

Signed:.....

Name (please print):.....

Address:.....

.....

.....

.....

.....

.....

Date:.....

Law Society Conditions

The Law Society Conditions below are part of this agreement. Any amendments or additions to them will apply to you. You should read the conditions carefully and ask us about anything you find unclear.

Our responsibilities

We must:

- always act in your best interests, subject to our duty to the court;
- explain to you the risks and benefits of taking legal action;

- give you our best advice about whether to accept any offer of settlement;
- give you the best information possible about the likely costs of your claim for damages.

Your responsibilities

You must:

- give us instructions that allow us to do our work properly;
- not ask us to work in an improper or unreasonable way;
- not deliberately mislead us;
- cooperate with us;
- go to any medical or expert examination or court hearing.

Dealing with costs if you win

- you are liable to pay all our basic charges, our expenses and disbursements and the success fee (up to the maximum limit) together with the premium of any insurance policy incepted on your behalf.
- Normally, you can claim part or all of our basic charges and our expenses and disbursements from your opponent. You provide us with your irrevocable agreement to pursue such a claim on your behalf. However, you cannot claim from your opponent the success fees or the premium of any insurance policy you take out.
- If we and your opponent cannot agree the amount, the court will decide how much you can recover. If the amount agreed or allowed by the court does not cover all our basic charges and our expenses and disbursements, then you pay the difference.
- You, not your opponent, pay our success fee and any insurance premium.
- You agree that after winning, the reasons for setting the success fee at the amount stated may be disclosed to the court and any other person required by the court.
- If your opponent is receiving Community Legal Service funding, we are unlikely to get any money from him or her. So if this happens, you have to pay us our basic charges, expenses and disbursements and success fee.

We are allowed to keep any interest your opponent pays on the charges.

You agree to pay into a designated account any cheque received by you or by us from your opponent and made payable to you. Out of the money, you agree to let us take the balance of the basic charges; success fee; insurance premium; our remaining expenses and disbursements; and VAT. You take the rest.

If your opponent fails to pay monies due to you

If your opponent does not pay any damages or charges owed to you, we have the right to take recovery action in your name to enforce a judgement, order or agreement. The charges of this action become part of the basic

charges.

Payment for advocacy

The cost of advocacy and any other work by us, or by any solicitor agent on our behalf, forms part of our basic charges. We shall discuss with you the identity of any barrister instructed, and the arrangements made for payment.

Barristers who have a conditional fee agreement with us

If you win, you are normally entitled to recover their fee from your opponent, but not their success fee. The barrister's success fee is shown in the separate conditional fee agreement we make with the barrister. You must pay the barrister's success fee shown in the separate conditional fee agreement we make with the barrister. We will discuss the barrister's success fee with you before we instruct him or her. If you lose, you pay nothing to the barrister.

The barrister's success fee is included within the maximum limit to the recoverable success fee in proceedings at first instance as explained in Schedule 1.

Barristers who do not have a conditional fee agreement with us

If you win, then you will normally be entitled to recover all or part of their fee from your opponent. If you lose, then you must pay their fee.

What happens when this agreement ends before your claim for damages ends?

(a) Paying us if you end this agreement

You can end the agreement at any time. Unless you have a right to cancel this agreement under Schedule 3 and do so within the 7 day time limit we then have the right to decide whether you must:

- pay our basic charges and our expenses and disbursements including barristers' fees but not the success fee when we ask for them; or
- pay our basic charges, and our expenses and disbursements including barristers' fees and success fees if you go on to win your claim for damages.

(b) Paying us if we end this agreement

We can end this agreement if you do not keep to your responsibilities. We then have the right to decide whether you must:

- pay our basic charges and our expenses and disbursements including barristers' fees but not the success fee when we ask for them; or
- pay our basic charges and our expenses and disbursements including barristers' fees and success fees if you go on to win your claim for damages.

(1) We can end this agreement if we believe you are unlikely to win. If this happens, you will only have to

pay our expenses and disbursements. These will include barristers' fees if the barrister does not have a conditional fee agreement with us.

(ii) We can end this agreement if you reject our opinion about making a settlement with your opponent. You must then:

- pay the basic charges and our expenses and disbursements, including barristers' fees;
- pay the success fee if you go on to win your claim for damages.

If you ask us to get a second opinion from a specialist solicitor outside our firm, we will do so. You will pay in advance the cost of a second opinion.

(iv) We can end this agreement if you do not pay your insurance premium when asked to do so.

(c) Death

This agreement automatically ends if you die before your claim for damages is concluded. We will be entitled to recover our basic charges up to the date of your death from your estate.

If your personal representatives wish to continue your claim for damages, we may offer them a new conditional fee agreement, as long as they agree to pay the success fee on our basic charges from the beginning of the agreement with you.

What happens after this agreement ends

After this agreement ends, we may apply to have our name removed from the record of any court proceedings in which we are acting unless you have another form of funding and ask us to work for you.

We have the right to preserve our lien unless another solicitor working for you undertakes to pay us what we are owed including a success fee if you win.

Explanation of words used

(a) Advocacy

Appearing for you at court hearings.

(b) Basic charges

Our charges for the legal work we do on your claim for damages as set out in Schedule 2.

(c) Claim

Your demand for damages for personal injury whether or not court proceedings are issued.

(d) Counterclaim

A claim that your opponent makes against you in response to your claim.

(e) Damages

Money that you win whether by a court decision or settlement.

(f) *Our expenses and disbursements*

Payments we make on your behalf such as:

- court fees;
- experts' fees;
- accident report fees;
- travelling expenses.

- has not appealed in time; or
- has lost any appeal

(g) *Interim damages*

Money that a court says your opponent must pay or your opponent agrees to pay while waiting for a settlement or the court's final decision.

(h) *Interim hearing*

A court hearing that is not final.

(i) *Lien*

Our right to keep all papers, documents, money or other property held on your behalf until all money due to us is paid. A lien may be applied after this agreement ends.

(j) *Lose*

The court has dismissed your claim or you have stopped it on our advice.

(k) *Formal Offer to Settle*

An offer to settle your claim made in accordance with Part 36 of the Civil Procedure Rules.

(l) *Provisional damages*

Money that a court says your opponent must pay or your opponent agrees to pay, on the basis that you will be able to go back to court at a future date for further damages if:

- you develop a serious disease; or
- your condition deteriorates;

in a way that has been proved or admitted to be linked to your personal injury claim.

(m) *Qualified One-Way Cost Shifting*

The rules in respect of costs payable if you lose a personal injury claim set out in [Part 44 Section II] of the Civil Procedure Rules.

(n) *Success fee*

The percentage of basic charges that we add to your bill if you win your claim for damages

(o) *Trial*

The final contested hearing or the contested hearing of any issue to be tried separately and a reference to a claim concluding at trial includes a claim settled after the trial has commenced or a judgement.

(p) *Win*

Your claim for damages is finally decided in your favour, whether by a court decision or an agreement to pay you damages or in any way that you derive benefit

from pursuing the claim.

'Finally' means that your opponent:

- is not allowed to appeal against the court decision; or

FORM OF AUTHORITY

Cardinal House - 7th Floor
 20 St Mary's Parsonage
 Parsonage Gardens
 Central Manchester, M3 2LY

T: +44 (0)844 478 1999 F : +44
 (0)844 478 1998
www.veritassolicitors.co.uk

PERSONAL DETAILS	
NAME	DB
DOB	*****
ADDRESS	7 Tennyson Close, Scotland green road Enfield London EN3 4SN

Hereby confirm that I irrevocably instruct and authorise Veritas Solicitors of 7th Floor, Cardinal House, 20 St Mary's parsonage, Parsonage Gardens, Manchester, M3 2LY to act as my legal representatives for my Housing Disrepair matter:

1. to act on my behalf in accordance with the terms and conditions of business supplied to me in relation to the repairs and recovery of damages and/or any other losses arising from the above matter.
2. to commence court proceedings in my name, unless otherwise confirmed by me in writing, in order to progress with my claim as they see fit and appropriate.

I confirm:

3. I will provide honest and timely instructions when requested to do so by Veritas Solicitors.
4. I will not and do not instruct any other firm to act on my behalf in relation to this index matter.
5. I understand that filling in and signing this form gives you permission to give copies of all relevant records or documents relating to my claim for housing disrepair including:-(i) copy of tenancy agreement including tenancy conditions (ii) tenancy file (iii) documents relating to notice given, disrepair reported, inspection reports or repair works to the property (iv) computerised records to my solicitor Veritas Solicitors or agent whose details are given below pursuant to the Data Protection Act 2018, and as superseded by GDPR Regulations.
6. I Authorise my Landlord (London & Quadrant) to provide the following: (i) copy of tenancy agreement including tenancy conditions (ii) tenancy file (iii) documents relating to notice given, disrepair reported, inspection reports or repair works to the property (iv) computerised records to my solicitor Veritas Solicitors or agent whose details are given below pursuant to the Data Protection Act 2018.

Name: 

Signature: 

Date: 18/12/2023

Veritas Solicitors New Claims Risk Assessment (HDR)

Client Name	DB
Reference	FZ/DB
Fee Earner	Faraz Fazal
Date	18 December 2023

RISK ISSUE	PERCENTILE RISK
Disclosure	3
Surveyor Report	5
Photographs	5
Reported dates	5
Joint Tenancy	5
Live tenancy	5
Personal Injury caused by HDR	5
Rent Arrears	3
Witnesses	3
Litigation Risk	5
Client as witness	3
Case cost bearing	3
Special damages evidence	3
Part 36 Offers/Payments	5
Client Must not allow repairs	3
TOTAL SUCCESS FEE	61

- Prospects of Success greater than 61% yes 0 no ☐
- Damages likely to exceed small claims limit yes 0 no ☐
- Damages not likely to exceed fast track limit yes 12 no ☐
- More than 3 months to Limitation yes 2 no ☐

Injury complained of caused by negligence

and/or breach of statutory duty of an

identified third party who is not likely

to be uninsured for third party risks

yes 2 no ☐

Claimant does not have suitable BTE cover

yes 2 no ☐

Signed by Supervisor

Amina Ali

Date

18/12/2023

Signed by Client

.....

Date

18/12/2023

Dated: 18 December 2023

Ref: FZ/DB

RE: Housing Disrepair Claim

We write further to the above matter and to your claim for housing disrepair.

We have reviewed the risk of your claim and therefore its merits and believe that you require an after the event (ATE) insurance policy to protect you on your matter.

In accordance with this we draw your attention to the below, which explains about after the event insurance and how it will protect you in this matter against adverse costs and disbursements.



What you need to know about ATE Insurance

Claiming compensation is costly and we have a duty to ensure you are fully aware of the risks involved.

A “No win, No Fee” Agreement (Conditional Fee Agreement (CFA)) means you do not pay us - your solicitor unless you win your case. However, you will be liable to pay for any disbursements and expenses incurred on your behalf and your opponent’s costs as well, unless you take out ATE insurance.

We recommend that you purchase an After the Event Insurance policy to protect yourself against such unexpected costs.

If you do not purchase an ATE Insurance Policy now but decide to purchase insurance when it’s needed later, the premium will be considerably higher, and it will probably be uneconomical to do so.

We are only able to secure low premiums if you agree to purchase a policy now.

Premiums rise dramatically after this period.

Why do I need to insure my claim?

It is not a legal requirement to purchase insurance to protect yourself from unexpected legal costs, however if you choose not to you must understand that you will be personally responsible for any costs due to your opponent in circumstances outlined below as well as any disbursements incurred on your behalf which cannot be recovered from your opponent.

There is nothing new about insuring the legal costs of litigation and due to the uncertainty of litigation and the high costs involved we strongly advise you to purchase ATE insurance rather than encounter any unexpected costs consequences. You can of course arrange your own insurance if you prefer to arrange this yourself, however you must advise us if this is the case as there are strict terms and conditions within policies which we and you must comply.

Financial & Legal Insurance Company Limited (F&L) is a well- known specialist insurer who have insured and protected thousands of customers over the years against opponent’s costs and disbursements. As you are liable for your own incurred disbursements and in certain scenarios opponent’s costs and disbursements, ATE insurance can provide peace of mind and security against unexpected costs.

What are disbursements?

Disbursements are expenses that we as your solicitor, incur on your behalf for items such as copies of your medical records, an incident report, surveyor or other expert reports, medical reports (necessary to detail your injuries) as well as court fees and counsel's fees for both advice and court appearances, if necessary. It is difficult to predict what the total of these disbursements may be because many of them depend on the complexity of issues which may only come to light later in the case. Much will depend on whether the Defendant agrees to settle with you, and if so at what stage. However, we can say that disbursements will certainly be many hundreds of pounds and often run into thousands of pounds if counsel is involved and/or trial takes place.

What are opponent's costs?

Opponent's costs are the legal costs plus any disbursements your opponent incurs in defending a claim against you. Costs can often be extremely high and in some circumstances (failing to beat a Part 36 offer) you could win your case but all of your damages could be consumed by paying your opponent's costs.

Who is the insurance policy designed for?

After the Event insurance is designed to help any Claimant, including commercial customers who need to take legal action and could be facing considerable adverse costs in the event they lose their claim or even win their claim but are still ordered to pay costs to their opponent.

When do I pay the premium?

There are no up- front costs

You do not have to pay anything for this policy now.

No win, no fee Premium

You only ever pay us the premium in the event you win your claim for compensation

If your claim is unsuccessful, you do not have to pay the premium for this policy.

If your claim is successful, the premium will be deducted from the damages you recover.

The policy gives you the ability to ensure that an opponent pays you the correct level of damages because with our consent you can reject a damages offer which is deemed to be too low and if you later receive less than the sum you rejected, the policy will pay your liability for your opponent's costs. This benefit alone may well outweigh the cost of the premium.

On the 1st April 2013 the court rules were amended so that you will now recover extra 10% damages compared to what you would have recovered before April 2013, and this will in part enable you to pay for this sort of ATE Insurance out of the money you recover.

What does F&L Insurance offer?

Provided your case is accepted by the insurer and you have agreed to pay the premium F&L Insurance can provide costs protection cover in the event you lose your case by paying reasonably incurred disbursements as well as protect your compensation in the event you fail to beat your opponent's offer to settle.

When should I get covered?

The earlier you take out the policy, the lower your premium will be. Insurance taken out later in your case will mean you will have to pay a considerably higher premium, and in some cases will mean you cannot get your case insured at all.

How do I arrange cover?

We will arrange cover on your behalf which is appropriate for your needs providing you have authorised us to do so. If you do not provide your consent, we will not arrange cover for you and therefore agree to pay for any disbursements or opponents costs yourself if you lose your case or are ordered to do so.

Premiums?

Premiums vary according to the type of legal case you are pursuing because some cases are more complex than others and are therefore more expensive to pursue. The premiums below apply to fast-track cases with cover up to £25,000.

We will advise you if F&L Insurance reject your application for cover or if the premium differs from the figures below.

The insurance premium tax (currently 12%) will be payable at the rate in force at the time the premium is paid.

Housing Disrepair Claim - £448 inclusive of IPT

Who is F&L Insurance?

F&L Insurance Company Limited is an insurance company that specializes in After the Event (ATE) legal expenses insurance.

The policy is covered in the United Kingdom by the Financial Services Compensation Scheme (FSCS).

We would advise you however that we are not insurance brokers. The legal expenses insurance market is complex and frequently changes. Accordingly, we do not offer professional advice on all policies available in the market, but we will advise you in detail on the circumstances of your own case, should at any stage your interest's conflict with ours, and if this occurs, we may recommend that Counsel's advice should be obtained on those areas of conflict.

Unless you instruct us otherwise, we will arrange for an insurance policy to be taken out with F&L Insurance Company to protect you against the risks set out above. In doing so you will be agreeing to allow the insurer, to inspect your file and receive ongoing information from us regarding the progress of your case and its outcome. You will also be agreeing with F&L that we can act on your behalf to ensure compliance with the policy terms. Most importantly, instructing us to proceed will constitute your irrevocable agreement to allow us to receive your damages and to deduct the appropriate premium from the damages and to send it to the insurer in settlement of the liability to pay the premium.

Authorisation

We are not directly authorised by the Financial Conduct Authority; however, we are included on the exempt professional's register maintained by the Financial Conduct Authority so that we may carry out insurance mediation activity. This means broadly that we can arrange, sell and administer insurance contracts. This part of our business, including arrangements for complaints or redress if something goes wrong, is regulated by the Solicitors Regulation Authority.

The register can be accessed via the Financial Services website at:

www.fsa.gov.uk/register/epfSearchForm.do

The Law Society of England and Wales is a designated professional body for the purposes of the Financial Services and Markets Act 2000. The Solicitors Regulation Authority is the independent regulatory arm of the Law Society. The Legal Ombudsman deals with complaints against lawyers. If you are unhappy with any insurance advice you receive from us, you should raise your concerns with either of those bodies.

CANCELLATION MANDATE

If we do not receive back the document/mandate signed and dated below within the next 7 days, we will presume you would like us to keep your insurance premium in place to cover any outstanding costs or disbursements.

Products

We only deal with products from F&L Insurance Company Limited for legal expenses insurance policies, but we are not contractually obliged to conduct business in this way.

VERITAS SOLICITORS

MANDATE AFTER THE EVENT INSURANCE POLICY

I have read this letter regarding the insurance policy you have taken out on my behalf.

I request that my insurance premium taken out on my behalf is cancelled and are aware that I will be liable / responsible for paying any outstanding disbursement and costs from my damages if I was not able to beat an offer to settle.

Yes I would like an ATE Policy to be obtained on file.

☒

No I would Not Like an ATE Policy to be obtained on file.

☐

Client Name: 

Signed: 

Dated: 18/12/2023

Where have you been living?

Name	DB		
Address	No Fixed address		
		Postcode	
Date	30/01/2024	Reference No.	

We need to know where you have been living for the previous five years.

Please write down every address that you have lived or stayed at, starting with the most recent.

Make sure that you are as accurate as possible and do not leave any gaps in your dates, we will be using this information to investigate your request for help with your housing.

Address	Date moved in	Date moved out	Reason for leaving
Since i last had Emergency housing i have sleep on the streets and sometimes round Family and friends on there sofa when they could let me stay. I have been left wit no where to stay and no help.	23/12/2022	to date	Since i last had Emergency housing i have sleep on the streets and sometimes round Family and friends when they could let me stay. I have been left wit no where to stay and no help.
travel lodge	20/12/2022	23/12/2022	Emergency housing from out of hours I been in so many Emergency housing not 100% sure of dates
travel lodge	16/12/2022	20/12/2022	Emergency housing from out of hours been in so many Emergency housing not 100% sure of
AirBNB bell lane Enfield	for 1 night i think		Emergency housing from out of hours I been in so many Emergency housing t I really can not remember the dates
travel lodge	for 1 night		Emergency housing from out of hours i been in so many Emergency housing I really can not remember the dates
travel lodge	13/12/2022		Emergency housing from out of hours i been in so many Emergency housing not 100% sure of dates
AirBNB bell lane Enfield	09/12/2022	12/12/2022	Emergency housing from out of hours i been in so many Emergency housing not 100% sure of dates
7 Tenneyson Close, Scotland Green Road Enfield EN3 4SN	09/08/2011	i still have the tenancy but its unsafe to stay there which the police have stated	it has been deemed unsafe to stay at the flat by police due to an attack that happened on the 25/11/2022. Enfield Council is fully aware of this, there has also been court action. 1

Information for persons submitting an application to Enfield Council as Homeless / or for inclusion on Enfield's Housing Register

Who We Are

[illegible]

E d N d

020 3 1000

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Why We Are Processing Your Data

1. $\mathbb{R}^n$ 上的任意一个函数 $f: \mathbb{R}^n \rightarrow \mathbb{R}$ 是否都是可微的？
 2. 如果 f 在点 $a \in \mathbb{R}^n$ 处可微，那么 f 在 a 处是否一定连续？
 3. 如果 f 在点 $a \in \mathbb{R}^n$ 处可微，那么 f 在 a 处是否一定有唯一的切平面？
 4. 如果 f 在点 $a \in \mathbb{R}^n$ 处可微，那么 f 在 a 处是否一定有唯一的极值？
 5. 如果 f 在点 $a \in \mathbb{R}^n$ 处可微，那么 f 在 a 处是否一定有唯一的驻点？
 6. 如果 f 在点 $a \in \mathbb{R}^n$ 处可微，那么 f 在 a 处是否一定有唯一的极值点？
 7. 如果 f 在点 $a \in \mathbb{R}^n$ 处可微，那么 f 在 a 处是否一定有唯一的驻点？
 8. 如果 f 在点 $a \in \mathbb{R}^n$ 处可微，那么 f 在 a 处是否一定有唯一的极值点？
 9. 如果 f 在点 $a \in \mathbb{R}^n$ 处可微，那么 f 在 a 处是否一定有唯一的驻点？
 10. 如果 f 在点 $a \in \mathbb{R}^n$ 处可微，那么 f 在 a 处是否一定有唯一的极值点？

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Who We Obtain Data From And Who We Share Data With

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 0000**d**0000

- a) Your doctor/GP and other healthcare professionals;**
- b) Other Enfield Council departments and other Local Authorities;**
- c) Government Agencies including:**
 - i) Department of Work and Pensions;**
 - ii) Home Office;**
- d) Your current landlord and / or their agent;**
- e) Previous landlords and / or their agents you have had in the past 5 years;**
- f) Friends or family members;**
- g) HMRC;**
- h) Credit reference agencies;**
- i) Your employer;**
- j) Land Registry;**
- k) Police;**
- l) Relevant landlords and estate agents who may be able to offer you accommodation;**
- m) Fraud Prevention agencies.**

[illegible]

Your Rights

Our privacy policy is designed to ensure that you are aware of the rights you have in relation to the personal data we collect from you. You have the right to request a copy of the personal data we hold about you, and you have the right to request that we delete or correct any inaccurate or incomplete information.

You also have the right to request that we restrict our use of your personal data. This means that we will only use your personal data for the purposes you have agreed to, and we will not use it for any other purpose. You also have the right to request that we delete your personal data from our systems.

For more information, please visit our website at <https://www.gemar.com/privacy-policy> or contact our Data Protection Officer at dataprotection@gemar.com.

Consent

We will only use your personal data if you have given us your consent. This means that you have agreed to us using your personal data for the purposes we have described to you.

You can withdraw your consent at any time. This means that you can stop us from using your personal data for the purposes we have described to you. You can do this by contacting our Data Protection Officer at dataprotection@gemar.com.

When you give us your consent, you are giving us permission to use your personal data for the purposes we have described to you. This means that we will only use your personal data for the purposes you have agreed to, and we will not use it for any other purpose.

n) Gemar Ltd; o) Now Medical Ltd.

Both Gemar Ltd and Now Medical Ltd are committed to protecting your personal data. We will only use your personal data for the purposes we have described to you, and we will not use it for any other purpose.

We will only use your personal data if you have given us your consent. This means that you have agreed to us using your personal data for the purposes we have described to you. You can withdraw your consent at any time by contacting our Data Protection Officer at dataprotection@gemar.com.

Concerns Regarding Our Use of Your Data

If you have any concerns regarding our use of your personal data, please contact our Data Protection Officer at dataprotection@gemar.com. We will investigate your concerns and take appropriate action to resolve them.

Our Data Protection Officer is dataprotection@gemar.com.

For more information, please visit our website at <https://www.gemar.com/privacy-policy>.

Our Data Protection Officer is dataprotection@gemar.com. We will investigate your concerns and take appropriate action to resolve them.

Our Data Protection Officer is dataprotection@gemar.com. We will investigate your concerns and take appropriate action to resolve them.

Consents / Objections



I consent to the collection, use and disclosure of my personal information for the purposes stated below.

One of the purposes for which my personal information is collected is to provide me with the services and products that I have requested. I understand that my personal information may be used for other purposes that are related to the primary purpose for which it was collected. I agree that my personal information may be disclosed to third parties for the purposes stated below.



I have no objection to the collection, use and disclosure of my personal information for the purposes stated below. I understand that my personal information may be used for other purposes that are related to the primary purpose for which it was collected. I agree that my personal information may be disclosed to third parties for the purposes stated below.



I do not consent to the collection, use and disclosure of my personal information for the purposes stated below. **I have no objection** to the collection, use and disclosure of my personal information for the purposes stated below. I understand that my personal information may be used for other purposes that are related to the primary purpose for which it was collected. I agree that my personal information may be disclosed to third parties for the purposes stated below.

Organisation(s) objected to:
(you may use the letters in the document rather than writing full names if you prefer)

DECLARATION

I am the person who has provided the information above. I declare that the information is true and correct. I understand that my personal information may be used for other purposes that are related to the primary purpose for which it was collected. I agree that my personal information may be disclosed to third parties for the purposes stated below.

I am the person who has provided the information above. I declare that the information is true and correct. I understand that my personal information may be used for other purposes that are related to the primary purpose for which it was collected. I agree that my personal information may be disclosed to third parties for the purposes stated below.

Signature of the person who has provided the information above: _____

Printed name of the person who has provided the information above: _____

Date: 30/01/2024

Signature of the person who has provided the information above: _____

Printed name of the person who has provided the information above: _____

Date: _____

Housing Options and Advice Service

Health Questionnaire

Name	DB		
Address	no fixed address Homeless		
		Postcode	
Date	26/01/2024	Reference No.	

1 Tell us about any medical condition(s) or illness that you or any other member of your household have and how this affects your daily living.

Depression, Anxiety, post-traumatic stress disorder, Asthma, Insomnia, The loss of use of her right (and dominant) hand, emotionally unstable personality disorder (EUPD) I have mental health issue which Enfield Council is already aware of and do have documents which have been seen by Enfield Council. I was also attacked by 3 masked men in 2017 at my flat this is why I felt so unsafe to stay there, which has made my mental health worse, and why Enfield council granted me the 150 points to bid. Now I have been attacked on the 25/11/2022 where now I do not have any use of my main right hand, which I have had to have an operation to try and fix the damage which was done in the attack on me, and am under physiotherapy where they are trying to get some of the use of my hand back the damage is life changing. I have also had to be seen by the trauma therapy unit because they know I have got PTSD due to the trauma I have suffered. then 4 days later on the 29/11/2022 3 masked men entered the block of flats I live in and stabbed a young male we are still unsure if this happened due to the attack on me on the 25/11/2022.

I do have a Learning disability (dyslexia) which I was tested for when I was a teenager so my family are the ones that help me do all forms and do my letters as I cannot do them myself, my family are the ones that got me a solicitor to help me also. I have also had very bad chest infections the past year which is not helping my Asthma. My health is getting worse and I fee unsafe all the time and I am not copping at all, the only help I have had is from my family. i feel no one is there to help me feel

2 Please provide the details of the doctor's surgery that is supporting you or the unwell person in your household:

GP Name/Surgery	Nightingale House Surgery		
Address	1 Nightingale Road,		
	Postcode London	N9 8AJ	

3 How long have you / they had this medical condition(s)?

Months

since i was in my early teens

4 Have you or any other member of your household ever been kept in hospital due to your medical condition(s)?

Yes

No x

If 'Yes', please let us know when, which hospital and how long you were there?

--

5 Please list any treatment or medication that you or any other member of your household are receiving

Family member	Treatment or medication
DB	Physiotherapy Royal Free Hospital waiting for new date
DB	mental health unit chase farm hospital start Feburary 2024
DB	Trommer Therapy Royal Free Hospital waiting for date to start, I am unsure if they Are going to deal with this under chase farm hospital when i start there next month Along with all my other mental health issues,
DB	Asthma - Learning disability, my GP deals with my Asthma and the chest infection i have had, i was sent to north Middlesex for chest x-rays and bloods as the infection is not clearing up. my family have always helped with my Learning disability

lity

6 Do you or any other member of your household have a social worker?

Yes

No X

If Yes, please provide details:

I did have one that was helping me but that stopped

There name was Samuel leach.

Name	Telephone number
------	------------------

7 Are you or any other member of your household register

red as having a disability?

Yes X

No

If 'Yes', please tell us what type of disability:

X Physical Sensory

ADHD

Other

X Mental Autism

X Learning disability

8 Do you or any other member of your household have an

y difficulty moving around?

Yes X

No

If "Yes" tell us about this

she has to have someone with her when she goes out she does not go out alone as she does not cope at all,

due to her hand she having issues, and she had a broken leg in 2 places which has not healed correctly and it gives way all the time.

9 Do you or any other member of your household have an addiction?

Yes

No X

If 'Yes', please tell us about this

None

10 Do you or any other member of your household have a blue badge or freedom pass? Yes No X

Blue badge reference number

Freedom pass reference number

11 Are you or any other member of your household able to independently manage everyday tasks such as washing, bathing, cooking and cleaning? Yes No

If 'No', who helps you to these tasks?

Name

Relationship

Contact number

12 Do you or any other member of your household receive any other support from friends and family? Yes X No

If 'Yes', what kind of support do you receive from them?

DB does not go out on her own so has family with her, DB is not coping at all as she has no home to stay at and her health has been made a great deal worse due to no help. Her family has to cook for her and make sure she takes her medication, and does not cut herself. if DB never had people helping her i not sure she still be here today.

13 Do you or any other member of your household work? Yes No

If 'Yes', please tell us where you work, how many hours per week and whether it is a temporary, permanent or casual arrangement

No

14 If you or any other adult member of your household are not working please tell us why

DB gets ESA and PIP due to her not being able to work.

15	Are you or any other member of your household pregnant? If 'Yes', please provide any documents or letters received from your doctor, midwife, nurse	Yes	No ☒
16	Do you or any other member of your household have responsibility for looking after children? (this means children in your full-time care, under 16, or under 19 and in full-time education)	Yes	No ☒
17	Are you or any other member of your household a care leaver aged 18-20 years of age? (i.e. you spent at least 24 hours in care arranged by social services when you were 16-17 years of age)	Yes	No ☒
18	Do you or any other member of your household receive any benefits related to illness or bad health? If 'Yes', please provide your reference number for Employment and Support Allowance, Disability Living Allowance, Personal Independence Payment, other please give details	Yes ☒	No ☐
DB gets ESA and also PIP from the DWP JH653813B. Employment and Support Allowance and Personal Independence Payment.			
19	Are you or any other member of your household receiving support from social services, a support group or any other organisations, e.g. Mind, One Support? If 'Yes', please give us details	Yes	No ☐
DB starts treatment next month.			
20	Help us understand why your household needs the help of the emergency housing service (money, health needs, personal circumstances, other):		
DB family help with this or DB would not be able to do this.			

From: Lorraine Dadzie <Lorraine.Dadzie@enfield.gov.uk>
Sent: 03 July 2024 16:36
To: DB@yahoo.com
Cc: TAaccess; Gulhan Tankisi; lorraine32@blueyonder.co.uk
Subject: (TL) Offer of interim accommodation - Ms. DB - Housing refs: 91**** (JIG); 1162376 (CX)
- Address: #2 Travelodge Braintree, Victoria Street, Braintree, CM7 3BA - TSD: 3rd July 2024
Attachments: TNPA Licence Agreement 22- Ms. DB.pdf; 12. S188(3) Interim Offer TA- Ms. DB.pdf

Importance: High

Dear Ms. DB,

We apologise as we are not able to accommodate you in a Temporary Property at the moment. This is a temporary measure until we/you can source an accommodation according to your needs. Within this email you should be able to find attached a copy of your booking for your interim accommodation.

Please note we require you to accept this accommodation, enabling us to set up a rent account for Housing Benefit to instate payments, given you are eligible.

Please read all the documents carefully and ensure you understand them. Once you have done this, please accept the offer by signing the license sent via Nitrosign.

Hotel Address: 2 Travelodge Braintree, Victoria Street, Braintree, CM7 3BA

Booking confirmation: 1588412246

If you do have further queries, please do not hesitate to refer back to your casework copied into this email (if applicable).

Many thanks in advance for your cooperation and understanding.

We strongly urge you to seek independent legal advice before making any decisions. You must think very carefully about refusing this offer. *THE CONSEQUENCES OF REFUSAL ARE VERY SERIOUS.* If you refuse this offer, the Council will end its duty towards you and *you will be made homeless as the Council will cancel your current accommodation and you will be evicted.* Even though you may seek a review of the suitability of the accommodation, we are not obliged to house you during this process. If you are not successful with the review, no further offers of accommodation will be made.

Please be aware that the review process is not immediate. *IT IS IN YOUR BEST INTEREST TO ACCEPT THE OFFER AND MOVE INTO THE PROPERTY.* You may still request a review of the suitability of the property. If your review of suitability is not successful, you will not be made another offer *HOWEVER YOU WILL BE ABLE TO REMAIN IN THE PROPERTY.* If your review is successful you will be made one further offer of accommodation.

Kind regards

Lorraine Dadzie

Housing Access Officer
Market Management
Enfield Council
Silver Street
Enfield

EN1 3XY

Email: lorraine.dadzie@enfield.gov.uk

Tel: 020 8132 2395

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Ms DB

DB@yahoo.com

Please Reply to: -
TAaccess@enfield.gov.uk

Housing Ref: 91**** (JIG); 11*** (CX)

Date: 3rd July 2024

Dear Ms DB

Re: Emergency Temporary Accommodation Placement Provided Under Part VII of the Housing Act 1996 (as amended)

The council has arranged emergency temporary accommodation for you and the persons we have decided are reasonably expected to reside with you at:

New Address Details: #2 Travelodge Braintree, Victoria Street, Braintree, CM7 3BA

This will commence on: 3rd July 2024

This property is not owned by the London Borough of Enfield. The Managing Agent for this property is: Travelodge

All repairs or issues of disrepair/defect regarding this property must be reported to the managing agent named above.

Suitability

The law says that any offer of accommodation the Council makes **must be suitable for your needs however, this does not mean that it must meet your expectations or your preferences**. It is for the Council to decide whether the offer is suitable.

We have considered all the information you have provided to date along with your personal circumstances and concluded that this property is suitable for you.

Accommodation Charges

I understand and agree that:

- I am responsible and liable for the weekly charges as set out below:

Occupation Charges: £182.96

Total charges: £182.96

- It is my responsibility to make a claim for Housing Benefit online at www.enfield.gov.uk.
Failure to do so will mean I must pay the full charges above.

- If I have difficulty in making a payment, will contact the Income Recovery Team on **0208 379 1000 (option 4) for advice.**

If you have difficulty making a claim for Housing Benefit online, Enfield Libraries will be able to help you. Please call 020 8379 1000 to book a supported session in advance at one of the libraries.

If you are placed outside the Borough of Enfield, you still need to claim Housing Benefit from Enfield Council. Please contact the Council in your local area to find out where you can get support to complete your application form.

Any Water and Amenity charges included in your Accommodation charges will not be paid by Housing Benefit and you must pay these in full.

Accommodation charges can be paid online at www.enfield.gov.uk, by standing order payments, by direct debit or at any shop or post office with the pay zone sign using the rent card which will be supplied to you. If you would like to discuss how to make payments toward your rent, please call 020 8379 1000, option 4.

If you are placed outside the Borough of Enfield, you must make a claim to help pay your Council Tax in the area in which you are placed.

Terms of Occupation

This letter sets out the terms of your stay:

I understand and agree that -

- This accommodation is provided only for those individuals included as part of my homeless application.
- The Council must be informed of any changes to your household or circumstances immediately.
- I will report repairs or issues of disrepair/defect to the managing agent using the details provided above.
- If the property suffers from condensation or damp, I will inform the managing agent and follow any reasonable advice given by them to help prevent condensation.
- I must not cause damage to the property.
- I must not display anti-social, nuisance or unlawful behaviour - *the Council operates zero tolerance to racist or anti-social behaviour, and any such breach will result in the termination of your accommodation.*
- I am fully accountable and responsible for any anti-social or unlawful behaviour displayed by any visitors to your accommodation.
- I must inform the Council of any absences from the accommodation, by email to: TAaccess@enfield.gov.uk
- I must not have pets in the accommodation.

Please be advised that:

- You must **NOT** prevent or hinder the Managing Agent / council's licensor, council's officers, agents, workmen or other employees entering the premises at any time to examine the state and condition thereof, and not to prevent or hinder the Managing Agent / council's licensor, his agents, workmen or other employees from entering the premises at any time for the purpose of discharging the obligations owed by the Managing Agent / council's licensor to the council in

Initial (S):

respect of the premises.

- The Council is not responsible for any valuables or belongings you take into the accommodation. You should make your own arrangements for adequate insurance cover.
- You may be moved to alternative temporary or private sector accommodation when it becomes available. **Any such move will be arranged at short notice.**
- On vacating the accommodation, you must return the keys to the managing agents, otherwise you will continue to be charged.

IMPORTANT INFORMATION:

Interim Housing Duty

If you refuse this offer and have yet to receive a decision on your homeless application, our duty to provide you with interim accommodation will come to an end. This is in accordance with section 15.22 of the Homelessness Code of Guidance for local authorities 2018.

Any breaches of the above terms of occupation could result in the termination of your placement and you will be required to make your own arrangements until a decision is reached on your homeless application.

Main Housing Duty

If you refuse this offer after the main housing duty has been accepted, it is likely the duty will come to an end and your application will be closed.

If the main housing duty has been accepted towards you under section 193 (2) of the Housing Act 1996, Part VII, you may ask for a review of the suitability of your accommodation. All requests for a review of the suitability of your accommodation must be sent to the housing reviews email address: housingreviews@enfield.gov.uk.

You must state clearly that you are requesting a review of the suitability of the accommodation. If you do not have access to email, please contact the TA Allocations Team on 020 8379 1000 for further information.

Any breaches of the above terms of occupation or, failure to meet your weekly accommodation charge will also result in the main housing duty being brought to an end. Should such action be taken you will lose your entitlement to housing and any accommodation that has been provided to you will be withdrawn. Any future housing applications to this, or any other local authority, may result in a decision that you have become homeless intentionally.

Possible Consequences of acceptance or refusal – Accepted Main Housing duty cases only

We strongly urge you to seek independent legal advice before making any decisions. You must think very carefully about refusing this offer. The consequences of refusal are very serious. If you refuse this offer, the Council will end its duty towards you, and you will be made homeless. If you have already been provided with accommodation, the Council will cancel your current accommodation, and you will be evicted. Even though you may seek a review of the suitability of the accommodation, we are not obliged to house you during this process. If you are not successful with the review, no further offers of accommodation will be made.

Please be aware that the review process is not immediate. It is in your best interest to accept the offer and move into the property. You may still request a review of the suitability of the property. If your review of suitability is not successful, you will not be made another offer, however you will be able to remain in the property. If your review is successful, you will be made one further offer of accommodation.

Agreement

You must sign this agreement confirming your understanding and acceptance of this offer and its terms and conditions unless we inform you that you may provide written confirmation of your acceptance.

Initial (s):

I/We have read this letter and understand the conditions covering my/our stay in emergency temporary accommodation.

I/we will comply with the conditions.

Tenant Name: **Signed:**

Joint Tenant Name: **Signed:**

Date:

Yours sincerely

L Dadzie

Housing Access Team
LONDON BOROUGH OF ENFIEL

Please reply Edmonton Green Library
to: 36-44 South Mall Edmonton N9 0TN
E-mail: TAaccess@enfield.gov.uk
Your Ref: 915*** (JIG); 11*** (CX)
Date: 3rd July 2024

Ms 
Sent by email:
@yahoo.com

Dear Ms. DB

RE: Interim Accommodation Offer (S188(1) Housing Act 1996 as amended)

You applied to this Council on the 15th December 2023. Having assessed your initial application the Council has reason to believe that you are homeless, eligible for assistance and have a priority need.

This places a duty on the Council to provide you with suitable interim accommodation pending enquiries into your case and relevant duties. In addition to using its own stock to provide interim accommodation, the Council has entered into arrangements with accommodation providers to provide self-contained accommodation, hostel and hotel accommodation which is provided on a day to day basis.

Your Interim Accommodation will be at #2 Travelodge Braintree, Victoria Street, Braintree, CM7 3BA- Accessible room and will start on 3rd July 2024. The provider of the accommodation is Travelodge. The cost of the accommodation is **£182.96**. As interim accommodation we consider it to be suitable as it meets your basic requirements.

Important Information:

1. The only people allowed to occupy your accommodation are:

2. Name	3. Date of
4. DB	6. 26th Aug
5. (Applicant)	1989

7. If you refuse this offer no other offer of interim accommodation will be made unless you have a change in circumstances that would have rendered this accommodation unsuitable.

1. You occupy interim accommodation on a day to day basis and it is not considered to be a dwelling. You do not, therefore, have the rights of security of a tenant and can be moved to alternative accommodation at any time.
2. As you do not enjoy the rights of a tenant, if you are required to leave the interim accommodation and refuse, there is no obligation on the accommodation provider or the Council to obtain a Court Order requiring you to leave the premises. You will simply be given **28** days' notice and you will have to leave by the given date or the locks will be changed.
3. You must contact Gulhan Tankisi (gulhan.tankisi@enfield.gov.uk) if you will not be staying at the Interim Accommodation on any day.
4. You must abide by the rules governing the use of the accommodation. A copy of these rules will be provided to you. If you breach any of the rules you may be evicted and you will not be offered any other interim accommodation unless you have a change in circumstances that would have rendered this accommodation unsuitable.
5. You must allow the accommodation provider and the Council's authorised representative access to your accommodation at any reasonable time without prior notice.
6. You may be entitled to housing benefit for the occupation charge. A member of staff will assist you to complete an application form for this before you are provided with your interim accommodation. Should any additional information be required to assess your claim for Housing Benefit you must supply this without delay. If you fail to do so this may result in the accommodation being cancelled.
7. You must look after your own things at all times. Accordingly, please consider whether you should have suitable insurance for your possessions.
8. By signing your occupation agreement you also agree to the Council sharing information that you have provided that may be relevant to the management and provision of the accommodation with the provider of that accommodation.
9. You do not have a right to request a review of the decision that the accommodation is suitable for you. However, you may seek a judicial review.

Yours sincerely,

L Dadzie
Housing Access Officer
Housing Access Team

From: Andre Cummings <AndreC@Duncanlewis.com>
Sent: 26 March 2024 14:51
To: 'Lorraine Cordell'
Subject: RE: [B184*****] DB S202 review hey don't deem her as

Dear Lorraine

The local authority are stating that they have withdrawn there no priority need decision and will now consider the case and make a new decision after I submitted the review request and GP letter.

Kind regards

Andre Cummings
Apprentice Solicitor
DDI: 02072752883

◦ Please be aware that our IT department will be performing scheduled server maintenance during the Easter bank holiday. As a result, our systems will be down between Thursday 28 March 2024 at 6PM and Monday 1 April 2024 at 9pm. During this time we cannot be reached by email or telephone, and we will not be able to access any files.

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From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 26 March 2024 10:30
To: Andre Cummings <AndreC@Duncanlewis.com>
Subject: Re: [B*****]DB DB S202 review hey don't deem her as

Alert: This is an external email received from outside Duncan Lewis. Please do not click on any links in the email or open attachments unless you are expecting this email.

Dear Andre

What does this mean I am unsure as they said they don't deem her as in priority so what have they withdrawn? I am really confused.

I will message DB mental health worker again today as I have not had anything.

Regards

Lorraine

Sent from my iPhone

On 26 Mar 2024, at 10:21, Andre Cummings <AndreC@duncanlewis.com> wrote:

Dear Lorraine

The council have withdrawn the decision DB is not in priority need and have asked if there are any further medical documents in regards to her mental health and arm.

I have not had a chance to look into my emails yet, could you please let me know if you have received a letter from the mental health team yet.

Kind regards

Andre Cummings
Apprentice Solicitor
DDI: 02072752883

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[<image002.jpg>](#)

[<image003.jpg>](#)

[<image004.jpg>](#)

From: Lisa Colosso <Lisa.Colosso@enfield.gov.uk>

Sent: 25 March 2024 12:30

To: Andre Cummings <AndreC@Duncanlewis.com>

Cc: Loren Yusuf <Loren.Yusuf@Enfield.gov.uk>; Rose McIntosh <Rose.McIntosh@enfield.gov.uk>; Lisa Colosso <Lisa.Colosso@enfield.gov.uk>

Subject: FW: [B*****]DB DB S202 review

Alert: **This is an external email received from outside Duncan Lewis. Please do not click on any links in the email or open attachments unless you are expecting this email.**

Dear Andre

I acknowledge receipt of your review and accommodation pending request.

I have looked at the decision issued to Ms DB and decided to withdraw it on the basis that further enquiries into her physical and mental health need to be completed.

Your client's application has now been returned to Ms Yusuf for further consideration. If Ms DB is in receipt of any current medical evidence regarding her hand injury and recent assessment by Mental Health Services, please could you provide copies.

Yours sincerely

Lisa Colosso

Lisa Colosso
Acting Review Team Manager
Housing & Regeneration
ENFIELD COUNCIL
Silver Street
EN1 3XY
Lisa.colosso@enfield.gov.uk
0208 132 0785

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From: Andre Cummings <AndreC@Duncanlewis.com>
Sent: Friday, March 22, 2024 3:59 PM
To: housing reviews <housingreviews@enfield.gov.uk>
Subject: [B*****]DB DB S202 review

Dear Sirs

Please find attached S202 review request and request for accommodation pending review along with our client doctors letter in regards to the council no priority need decision.

We will provide further representation 14days upon receiving our clients housing file.

Kind regards

Andre Cummings
Apprentice Solicitor
DDI: 02072752883

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<DB-Doctors-Letter-12-03-2024-14032024122831.pdf>

<ADM004 -Client Authority Form DB-08122023173738-14032024161151.pdf>

<HDR011-Letter to Local Authority- no priority need.pdf>

Tel: 0208 702 5020

NHS: 434****

08th April 2024

**Private and Confidential to be opened by
addressee**

TO WHOM IT MAY CONCERN

Re: Miss DB, 23 Byron Terrace, Hertford Road, Edmonton N9 7DG

This letter was requested by Miss DB and her mother, Lorraine. Miss [REDACTED] reports that she is currently sofa-surfing or sleeping rough because she is unable to return to her home address, following the advice from police.

Miss DB is currently being assessed by mental health services in Enfield and has reported that her mental health has further deteriorated since a trauma incident that took place in her flat. She has been advised by the police not to return to the flat and reports she has a letter stating this.

Please could you consider this letter as an urgent request to consider this matter, as it is more difficult to ascertain and provide for her mental health and social care needs whilst she has no stable accommodation.

Yours sincerely

Kuntal Mehta

**On Behalf of Barnet, Enfield and Haringey Mental Health Trust, Enfield Core Integrated
Mental Health Team**

Chair: Lena Samuels
Chief Executive: J infer Kandola

Personal Housing Plan

Title	First name	Surname	DOB	Gender	Relationship to customer	NI number	Customer id
Miss	DB	DB	*****	Female		not provided	*****

Dear DB

You attended the local authority and a personal assessment of your current housing circumstances was undertaken by Gulhan Tankisi on the 14 June 2024 because you have a housing need and approached the authority for assistance. As part of the assessment the local authority has taken into account:

- The circumstances causing your homelessness
- The housing needs of you and your household
- The type of accommodation your household requires
- Any support needs you or your household need to secure and retain accommodation

Set out below is the Personalised Housing Plan detailing the outcome of the assessment, including steps that we discussed and the actions you and the Housing team of the Local Authority will take in order to address your housing situation.

Basic assessment information

From our basic assessment we believe your situation to be as follows:

DB was stabbed in November 2022 by a neighbor who lives in her block of flats and has not been living in the property since. DB stated that the police have since closed the case as she had a piece of glass in her hand during the attack and the police advised that they wouldn't be able to prosecute the perpetrator.

DB stated that she hasn't ended her tenancy as she will be making herself intentionally homeless.

DB has agreed to send all letters from the police as she does not have her crime reference number.

Other agencies

This plan can be shown or shared with any other agencies/relatives/friends who are helping you, so they are aware of your housing need and how the local authority is trying to assist you. The details below are the support needs identified as part of your assessment and who is providing support currently.

DB receives Employment and Support Allowance, PIP and severe disability

When is the customer likely to become homeless?

When you think you will become homeless (or threatened with homelessness):

Actions already taken

The action you have already taken to resolve your housing issues is:

DB has been to court, regarding the situation of the stabbing and violence. The judge ordered DB's case goes to review.

Wishes to resolve your housing situation

Your wishes to resolve your housing situation:

DB needs assistance and advice to find a safe place for her to stay.

Actions/reasonable steps

You will need to follow the agreed plan set out within this Personal Housing Plan (PHP) to help you remain in your current home or secure alternative accommodation. Please keep your allocated officer updated on what you have done. Your officer will also keep you updated.

What actions/reasonable steps the Housing Options Officer will do next:

Action type	Content	Date to be achieved	Date achieved
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What actions/reasonable steps you need to take:

Action type	Content	Date to be achieved	Date achieved	Client accepted	Recommended or required
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Leaflets/website information

Details of any leaflets / website information provided to you will be listed here:

www.londonhomelet.com

www.openrent.com

www.moveflat.com

www.findaflat.com

www.Zoopla.co.uk

www.rightmove.co.uk

info@homelink.co.uk

info@uniquepropertyservices.co.uk

propertymanagement@targetproperty.co.uk

admin@easypropertieslondon.co.uk

lettings@thepropertycompany.co.uk

Info@uniquepropertyservices.co.uk

stanley@equityestateagents.com

You may wish to contact the following agents who operate in Enfield and surrounding boroughs:

3 of 7

- (1) . Equity estates agency Hertford Road - 0203 234 0067
- (2) . Smart Move Edmonton Green - 0208 345 5444
- (3) . Ellis and Co Edmonton - 0208 804 1874
- (4) . Cottage fields - 020 3621 8621
- (5) . Knights Residential Edmonton - 0203 301 4700
- (6) . Platinum estate agencies - 020 8449 7099
- (7) . King's Group Estate Age - 020 8364 4118
- (8) . Unique Estates Property Services - 02088045050
- (9) . UK Property Agents - 02084555566
- (10) . Coffee & Bagel Estates - 02088043666

Any other information/advice provided

Any other information / advice provided to you will be listed here:

You are entitled to a 1-bedroom. At the moment you are not working, and you do not have any dependency. This means you will be required to look for a 1-bedroom that is suitable and affordable.

You are entitled to a 1-bedroom property but due to affordability. As you are not working, but receiving benefits, it has been advised you to look for a 1-bedroom private rented accommodation with the LHA rate in Enfield at £1,146.1 have also carried out an affordability assessment and it shows you can only afford a 1-bedroom. But you are also required to expand your search to wider, cheaper areas.

Based on the above assessment, the Local Authority expects you to actively engage in sourcing your own alternative private rented accommodation and to not limit yourself to certain areas.

Your household consist of yourself. You will need to be looking for 1-bedroom property under the LHA rate £1,146.

RECEIVE -

Working - Registered unemployed. You stated you are not working, and you receive Personal Independent Payment and Employment Support Allowance.

You have advised that you do have any mobility issues that would have an impact on the type of accommodation that would be reasonable for you and your household to reside in.

MEDICAL -

You have advised that there are medical issues.

You have advised the Local Authority that you do not require assistance and support to manage your tenancy and your day-to-day activities.

URGENT INFORMATION -

This Local Authority in trying to resolve your homelessness by assisting you have access to private rented properties Nationwide and supporting you into the Private Rented Market Nationwide. This includes properties within or outside London as long as the property is available, suitable and

affordable. We searched for properties within Enfield before making the offer, however due to the acute

4 of 7

shortage of properties within the council, we expand our search outside in line with our National Allocation Policy to give the opportunity to both yourself and council to enlarge the scope of property search.

Our new Placement Policy allows us to offer properties in areas outside of London that are deemed affordable. Only One reasonable offer of affordable rented accommodation will be made. Individual circumstances are considered in making this offer, including time scale, affordability, household preferences and needs. When an offer is made, you will be notified in writing and the Council's statutory duty will be formally ended, whether the offer is accepted or refused. If you refuse a suitable offer, a further offer of accommodation will not be made, and you will have to make your own arrangements.

Tailored Advice

This is tailored advice to support you.

Money advice

North Enfield Foodbank

North Enfield Foodbank | Helping Local People in Crisis emergency food and support to local people who are referred to us in crisis

Debt and Money Advice

A debt adviser can help prioritize your debts, look at your income and spending, draw up a budget or financial statement or negotiate with landlords, lenders, and companies you owe money to. These charities provide free advice: o Citizens Advice - 0800 240 4420 o National Debt line - 0808 808 4000 o Step Change Debt Charity - 0800 138 1111 o Debt Advice Foundation - 0800 04 3 40 50

Benefits

You may be entitled to certain benefits to assist you if you are on a low income. You can use a benefits calculator such as entitled to or Turn2us to check your entitlement: <https://www.gov.uk/benefits-calculators>

CAB

You should consider getting independent financial advice before making any decisions about your mortgage. If your lender has started legal action to repossess your home, you should get help from a Citizens Advice Bureau. You might be able to come to an agreement with the lender and get the legal action suspended.

Enfield's Citizens Advice Bureau offer free, accessible, quality advice to anyone that lives in Enfield. They can assist with debt advice, applying for benefits and offer housing advice. They can be contacted via their advice line: 0808 278 7837 which is available Mon - Fri / 10am - 4pm. Their website to get more information is www.citizensadviceenfield.org.uk

Housing options

Low Cost Home Ownership Advice <https://www.shareto-buy.com/>

New LHA Rates

This information is available on Enfield Council's website:

<https://www.enfield.gov.uk/services/benefits-and-money-advice/local-housing-allowance> Current

rates for Enfield are: Shared Rate: £136.93 pw / £593.36 pm 1 Bed Rate: £264.66 pw / £1146.86 pm 2 Bed Rate: £322.19 pw / £1396.16 pm 3 Bed Rate: £390.08 pw / £1690.35 pm 4 Bed Rate: £506.30pw/ £2193.97 pm 5 Bed is capped at 4-bedroom rate
You can search the LHA rates for other areas via the link: <https://lha-direct.voa.gov.uk/Search.aspx>

Location

PRS Offers

If the main housing duty is accepted towards you, In line with sections 148 and 149 of the Localism Act 2011, the Council can discharge its housing duty by making you an offer of private sector accommodation. Due to the shortage of available social housing, this is the most likely way your duty will end. This remains optional to those whose main housing duty was accepted before November 2012. Any such accommodation will have been assessed as suitable for your needs. The offer will be an assured short-hold tenancy for a period of at least 12 months ("a private rented sector offer").

Location

The Council will accommodate you in Enfield if a suitable property can be located however, due to an extreme shortage of affordable housing locally and rising rental costs, an increasing number of households are likely to be offered accommodation outside the borough. The Overall Benefit Cap has further restricted the number of properties that are affordable to homeless households, particularly larger families. As a result, our new Placement Policy allows us to offer properties in areas outside of London that are deemed affordable. If you are affected by the Overall Benefit Cap, you may be offered accommodation outside of Enfield, and possibly outside of London in areas where affordable accommodation becomes available.

General

Citizens Advice Enfield

Citizens Advice Enfield - Citizens Advice Enfield Free, independent, confidential and impartial advice to everyone on their rights and responsibilities

Domestic Abuse

Call the Enfield Council Domestic Abuse Hub - You can call the Domestic Abuse Hub on 0800 923 9009 to receive support and advice around domestic abuse. Your caseworker can also call on your behalf and relay the advice to you. *this is only for applicant

Date PHP to be reviewed by Officer and Customer

Location	Date and time	With officer
not provided	Not provided	

Appointments arranged

Any appointments arranged for you will be listed here:

n/a

A checklist of additional information required

Please can you provide documented proof of the following to the Council:

Type	Document	Household member	Provided
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Agreement

The Personalised Housing Plan has been drawn up for both you and the council to carry out all the steps that have been agreed on the plan.

You should make sure you attend any appointments that are arranged for you and take any action that you agreed to do on the plan.

If you cannot do something that is on the plan then make sure you tell the council straight away and explain why you cannot do it.

We will review this plan on the to be confirmed - in order to evaluate the appropriateness of the plan and any steps recorded.

If your circumstances change, for example you become homeless or your health needs change, then your Personalised Housing Plan must be reviewed. Make sure you inform the council of any changes in your circumstances so that they can look at the plan with you again, agree new actions or add to the existing actions to be taken.

I DB DB confirm that this is an accurate summary of my housing options interview and I understand the options available to me.

I agree to the actions set out for both my household and the officer agree to take.

Customer signature

Sign in the box below:



Signed and agreed by customer on this date: 18/06/2024

Housing options officer signature

Sign in the box below:

A handwritten signature in black ink, consisting of a large, stylized 'G' followed by a vertical line and a horizontal stroke.

Signed and agreed by Housing options officer on this date:

18/06/2024

ibenfield.housingjigsaw.co.uk

Personal Housing Plan

First name	Initials	Surname	Postcode	Gender	Relationship with customer	Number of bedrooms	Customer address
Miss	DB	DB	DB	Female		provided	****

Dear DB

You attended the local authority and a personal assessment of your current housing circumstances was undertaken by **Gulhan Tankis** on the **14 June 2024** because you have a housing need and approached the authority for assistance. As part of the assessment the local authority has taken into account:

- The circumstances causing your homelessness
- The housing needs of you and your household
- The type of accommodation your household requires
- Any support needs you or your household need to secure and retain accommodation

Set out below is the Personalised Housing Plan detailing the outcome of the assessment including steps that we discussed and the actions you and the Housing team of the Local Authority will take in order to address your housing situation.

Basic assessment information

From our basic assessment we believe your situation to be as follows:

DB was stabbed on 11 November 2022 by a neighbor who lives in her block of flats and has not been living in the property since. DB stated that the police have since closed the case as she had a piece of glass in her hand during the attack and the police advised that they wouldn't be able to prosecute the perpetrator.

DB stated that she hasn't ended her tenancy as she will be making herself intentionally homeless.

DB has agreed to send a letter from the police as she does not have her crime reference number.

Other agencies

This plan can be shown or shared with any other agencies / relatives/ friends who are helping you, so they are aware of your housing need and how the local authority is trying to assist you. The details below are the support needs identified as part of your assessment and who is providing support currently,

DB receives Employment and Support Allowance. PIP and severe disability

When is the customer likely to become homeless?

When you think you will become homeless (or threatened with homelessness):

Actions already taken

The action you have already taken to resolve your housing issues is

DB has been to court regarding the situation of that stabbing and violence. The judge ordered DB's case goes to review.

Wishes to resolve your housing situation

Your wishes to resolve your housing situation.

DB needs assistance and advice to find a safe place for her to stay.

Actions/reasonable steps

You will need to follow the agreed plan set out within this **Personal Housing Plan (PHP)** © help you remain in your current home or a secure alternative accommodation. Please keep your allocated officer updated about what you have done, Your officer will also keep you updated.

What actions/reasonable steps the Housing Options Officer will do next:

Action type		Date to be achieved	Date achieved

What actions/reasonable steps you need to take:

Action type	Content	Date to be achieved	Date achieved	Client accepted	Recommended or required

Leaflets/website information

Details of any leaflets / website information provided to you will be listed here:

www.Londonhomelet.com

www.openrent.com

www.movefiat.com

www.findaflat.com

www.Zoopla.co.uk

www.nghtmoveco.uk

infoahomelink.co.uk

info9uniquepropertyservices.co.uk

Propertyarrangementfirmrgdtproperty.co.uk

admin9easypropertieslondon.co.uk

lettingsatthepropertycompany.co.uk

Infoauniquepropertyservices.co.uk

stsnleyaequityestateagent5.com

You may wish to contact the following agents who operate in Enfield and surrounding boroughs:

- (1) . Equity estates agency Hertford Road - 0203 234 0067
- (2) . Smart Move Edmonton Green - 0208 345 5444
- (3) * Ehis and Co Edmonton - 0208 8041874
- (4) . Cottage fields - 020 36218621
- (5) . Knights Residential Edmonton 0203 3014700
- (6) . Platinum estate agencies -020 8449 7099
- (7) King's Group Estate Age-020 8364 4118
- (8) Unique Estates Property Services - 02088045050
- (9) ., UK Property Agents - 02084555566
- (10) . Coffee & Bagel Estates -02088043666

Any other information/advice provided

Any other Information / advice provided to you will be listed here:

You are entitled to a 1 bedroom. At the moment you are not working, and you do not have any dependency. This means you will be required to look for a 1-bedroom that is suitable and affordable,

You are entitled to a 1-bedroom property but due to affordability. As you are not working, but receiving benefits, it has been advised you look for a 1-bedroom private rented accommodation with the LHA rate in Enfield a £1,146. I have also carried out an affordability assessment and it shows you can only afford a 1-bedroom. But you are also required to expand your search to wider, cheaper areas.

Based on the above assessment, the Local Authority expects you to actively engage in sourcing your own alternative private rented accommodation and to not limit yourself to certain areas.

Your household consists of yourself. You will need to be looking for 1-bedroom property under the LHA rate £1,146.

RECEIVE -

Working - Registered unemployed. You stated you are not working, and you receive Personal Independent Payment and Employment Support Allowance.

You have advised that you do not have any mobility issues that would have an impact on the type of accommodation that would be reasonable for you and your household to reside in.

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You have advised that there are medical issues.

You have advised the Local Authority that you do not require assistance and support to manage your tenancy and your day-to-day activities.

URGENT INFORMATION -

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North Enfield Foodbank | Helping Local People in Crisis emergency food and support to local people who are referred to is h crisis

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Benefits

you may be entitled to certain benefits to assess you It you are ana low income, You can use a benefits calculator such as entitled to or Turn2us to check your entitlement: <https://www.gov.uk/benefits-calculators>

(11)

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<https://www.sharetobuy.com/>

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rates for Enfield are: Shared Rate: £136.93 pw / £593.36 pm 1 Bed Rate: £264.66 pw / £1146.86 pm 2 Bed Rate: £322.19 pw/ £1396.16 pm 3 Bed Rate; £390.08 pw / £1690.35 pm 4 Bed Rate; £506.30pw / £2193.97 pm 5 Bed le capped at 4-bedroom rate

You can search the LHA rates for other areas BY the link: <https://lha-direct.vctB.gw.uk/Search.aspx>

Location

PRS Offers

f the main housing duty is accepted towards you. in line with sections 148 and 149 of the Localism Act 2011. the Council can discharge its housing duty by making you an offer of private sector accommodation. Due to the shortage of available social housing, this is the most likely way your duty will end. This remains optional to those whose main housing duty was accepted before November 2012. Any such accommodation will have been assessed £ suitable for your needs. The offer will be an assured short-hold tenancy for a period of at least 12 months (a private rented sector offer").

Location

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Domestic Abuse

Call the Enfield Council Domestic Abuse Hub- You can call the Domestic Abuse Hub on 0800 923 9009 to receive support and advice around domestic abuse. Your caseworker can also call on your behalf and relay the advice to you. *this is only for applicant

DdL^ H P bbe reviewed b/ Officer and Customer

Location	Date and time	
not provided	Not provided	

Appointments arranged

Any appointments arranged for JOLT will be listed here:

n/a

A checklist of additional information required

Please can you provide documented proof of the following to the Council;

in...i

Type	Document	Ho^ hold member	Provided
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Agreement

The Personalised Housing Plan has been drawn as far both you and the council to carry out all the steps that have been agreed on the plan.

You should make sure you attend any appointments that are arranged for you and take any action that you agreed to do on the plan.

If you cannot do something that is on the plan then make sure you tell the council straight away and explain why you cannot do it.

We will review this plan on the **to be confirmed** in order to evaluate the appropriateness of the plan and any steps recorded.

If your circumstances change, for example you become homeless or your health needs change, then your Personalised Housing Plan must be reviewed. Make sure you inform the council of any changes in your circumstances so that they can look at the plan with you again, agree new actions or add to the existing actions to be taken.

I **DB** confirm that this is an accurate summary of My housing options Interview and I understand the options available to me.

I agree to the actions set out for both my household and The officer agrees to take.

Customer signature

Sign in the box below;



Signed and agreed by customer on this date:

18/06/2024

Housing options officer signature

Sign in the box below;

A handwritten signature in black ink, appearing to be 'Gt' or 'Gt' with a stylized flourish.

Signed and agreed by Housing options officer on this date:

18/06/2024

Ibenfield.housing@saw.co.uk

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 06 September 2024 11:58
To: 'Revenues And Benefits'; 'Rent Council Housing'; 'Kelly Thomson'
Subject: RE: Miss DB
Attachments: DB authorisation 2024.pdf

Importance: High

Miss DB
Claim Reference: ***
NI Reference: J*****
Rent Reference: 1*****

To whom it may concern

I am writing this email due to some letters my daughter DB received regarding her housing benefit.

I am unsure why I also did not get a copy of the letters as I am the one who deals with all letters regarding my daughter and this will be on Enfield Council systems. Please see attached authorisation letter.

At this time DB is having a Housing issue where the police have deemed it unsafe for DB to stay at her L&Q address due to an attack that happened on DB. This is why DB is in interim housing placed there by Enfield Council.

Her L&Q address in which she still holds a tenancy for and is waiting for L&Q to move her to a new flat, still needs to have the rent paid Enfield Council new this but it seems by your letters this has stopped. DB housing benefit was meant to cover two addresses.

7 Tenneyson Close
Enfield
London
EN3 4SN

At this time this is the address housing benefit is being paid for only this is the interim housing Enfield Council placed her in due to L&Q not having any housing to move DB to, so L&Q asked Enfield Council for help.

17 St James Court
Fore Street
Enfield
N18 2YJ

I know that housing benefit can be paid on two properties in these sort of cases, and this is what I am asking to be done.

Please let me know if there is any other things I need to do in order to set this up so both addresses can have housing benefit and the rent paid for them.

I have copied L&Q into this in case they need to do something

Regards

Lorraine Cordell on behalf of DB. 06/09/2024

06/09/2024

Miss DB

17 St James Court

Fore Street

Enfield

N18 2YJ

Miss DB

7 Tenneyson Close

Enfield

London

EN3 4SN

To whom it may concern

I am writing this letter to give me Mother Miss Lorraine Cordell authorising to speak or write any letters or emails on my behalf.

Regards

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 20 June 2024 12:22
To: 'Lorraine Cordell'; 'Andre Cummings'; 'DB'
Subject: RE: [B18*****]Housing Matter
Attachments: DB_plan-council-18-06-2024.pdf

Importance: High

Dear Andre

DB has been given temp housing by Gulhan Tankisi she had her 1st temp housing on the 19/06/2024 for 1 night and is waiting for a call regarding tonight ATM.

I know the letter before action ends today and I am unsure of what will happen now due to a new case worker taking over DB's case, therefore could you give me an update please, as to how this will carry on.

Also there has been an update on housing jigsaw which I am concerned about it has DB has signed it but she did not sign anything. When DB asked Gulhan Tankisi about it she acted like she did not know what document DB was taking about and its nothing to worry about, maybe its to do with the temp housing. Please see attached.

Regards

Lorraine

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 18 June 2024 11:14
To: 'Andre Cummings' <AndreC@Duncanlewis.com>
Subject: RE: [B18*****]Housing Matter
Importance: High

Dear Andre

I hope you are feeling better and it is good to have you back.

TBH its one hell of a mess, and I don't think its good enough there is things I want asked and I think we have a right to know what has gone on this has been over 6 months.

- It seems Loren Yusuf no longer works for Enfield Council from what was said to DB, as to the date I am unsure, but I would like to know when she no longer worked there at Enfield Council.
- It seems that when Loren Yusuf stopped working for Enfield Council she never handed over any files to DB's case? So the case has to start again as they don't have any of her files. This is not the 1st time this has happened since Dec 2023 that the case has had to start over.
- The case ref of 948732 for DB under Loren Yusuf has now changed to a new ref number of 915267 under Gulhan Tankisi Gulhan.tankisi@enfield.gov.uk
- I would also like to know who was overseeing Loren Yusuf work and who was her manager is, as clearly they were not doing what they were meant to as it would never have gone this far.
- I would like to know where my daughters files are and has there been any breach in my daughters data, did Loren Yusuf work from home?
- The case manager would have known which cases Loren Yusuf was working on why when she left working there, why was we not informed why did it take a letter before action to find out anything?
- If Loren Yusuf had left working there why was emails not being bounced back?
- I cannot believe they have no data I am sorry do they just keep it in emails? and not on a system sorry that does not work for me at all I know computer systems.

- And Loren Yusuf must have had someone overseeing her work and a manger and was able to have access to the data or how could they be overseeing her work?

I am sorry but this starting over again has really upset us DB has suffered enough, on the call on the 13/06/2024 from Gulhan Tankisi she stated that she was going to look into temp housing, but this should have been done by Loren Yusuf when she was dealing with the case.

A letter before action was sent on the 13/06/2024 via Wais giving them until the 20/06/2024.

DB has had a call from Gulhan Tankisi and the data I sent over today and Gulhan Tankisi has stated she will be getting a call later to tell her if she gets temp housing. So I was going to hold off asking the above until after DB finds out today.

Regards

Lorraine

From: Andre Cummings <AndreC@Duncanlewis.com>
Sent: 18 June 2024 09:55
To: 'Lorraine Cordell' <lorraine32@blueyonder.co.uk>; DB <DBDB@yahoo.com>
Subject: [B18*****]Housing Matter

Dear Lorraine and DB

Hope you are well, I have now returned back to work and will be working Mondays- Wednesdays for the time being.

I have briefly gone through the file and I can see that the council, have claimed they do not have any of the documents that were sent to them previously?

As my colleague is currently on leave until tomorrow I will need to wait for him to give me an update.

Could you let me know the current status of the application as the deadline to make a decision has passed and I can see a pre action letter has been sent.

Kind regards

Andre Cummings
Apprentice Solicitor
DDI: 02072752883

To unsubscribe please submit a request [here](#)



**Duncan Lewis
Solicitors**

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Personal Housing Plan

Title	First name	Surname	DOB	Gender	Relationship to customer	NI number	Customer id
Miss	DB	DB	*****	Female		not provided	769830

Dear **DB**

You attended the local authority and a personal assessment of your current housing circumstances was undertaken by **Gulhan Tankisi** on the **14 June 2024** because you have a housing need and approached the authority for assistance. As part of the assessment the local authority has taken into account:

- The circumstances causing your homelessness
- The housing needs of you and your household
- The type of accommodation your household requires
- Any support needs you or your household need to secure and retain accommodation

Set out below is the Personalised Housing Plan detailing the outcome of the assessment including steps that we discussed and the actions you and the Housing team of the Local Authority **will** take in order to address your housing situation.

Basic assessment information

From our basic assessment we believe your situation to be as follows:

DB was stabbed in November 2022 by a neighbor who lives in her block of flats and has **not** been living in the property since. DB stated that the police have since closed the case as she had a piece of glass in her **hand** during the attack and the police advised that they wouldn't be able to prosecute the perpetrator.

DB stated that she hasn't ended her tenancy as she will be making herself intentionally homeless.

DB has agreed to send all letters **from** the police as she does **not** have her crime reference number.

Other agencies

This plan can be shown or shared with any other agencies/relatives/friends **who** are helping you so they are aware of your housing need and **how** the local authority is trying to **assist** you. The details below are the support needs identified as part of your assessment and who is providing support currently.

DB receives Employment and Support Allowance, PIP and serve disability

When is the customer likely to become homeless?

When you think you **will** become homeless (or threatened with homelessness):

Actions already taken

The action you have already taken to resolve your housing issues is:

DB has been to court, regarding the situation of the stabbing and violence. The judge ordered DB's case goes to review.

Wishes to resolve your housing situation

Your wishes to resolve your housing situation:

DB needs assistance and advice to find a safe place for her to stay.

Actions/reasonable steps

You will need to follow the agreed plan set out within this **Personal Housing Plan (PHP)** to help you remain in your current home or secure alternative accommodation. Please keep your allocated officer updated on what you have done. Your officer will also keep you updated.

What actions/reasonable steps the Housing Options Officer will do next:

Action type	Content	Date to be achieved	Date achieved

What actions/reasonable steps you need to take:

Action type	Content	Date to be achieved	Date achieved	Client accepted	Recommended or required

Leaflets/website information

Details of any leaflets / website information provided to you will be listed here:

www.londonhomelet.com

www.openrent.com

www.moveflat.com

www.findaflat.com

www.Zoopla.co.uk

www.rightmove.co.uk

info@homelink.co.uk

info@uniquepropertyservices.co.uk

propertymanagement@targetproperty.co.uk

admin@easypropertieslondon.co.uk

lettings@thepropertycompany.co.uk

Info@uniquepropertyservices.co.uk

stanley@equityestateagents.com

You may wish to contact the following agents who operate in Enfield and surrounding boroughs:

- (1) . Equity estates agency Hertford Road - 0203 234 0067
- (2) . Smart Move Edmonton Green - 0208 345 5444
- (3) . Ellis and Co Edmonton - 0208 804 1874
- (4) . Cottage fields - 020 3621 8621
- (5) . Knights Residential Edmonton - 0203 301 4700
- (6) . Platinum estate agencies - 020 8449 7099
- (7) . King's Group Estate Age - 020 8364 4118
- (8) . Unique Estates Property Services - 02088045050
- (9) . UK Property Agents - 02084555566

Any other information/advice provided

Any other information / advice provided to you will be listed here:

You are entitled to a 1-bedroom. At the moment you are not working, and you do not have any dependency. This means you will be required to look for a 1-bedroom that is suitable and affordable.

You are entitled to a 1-bedroom property but due to affordability. As you are not working, but receiving benefits, it has been advised you look for a 1-bedroom private rented accommodation with the LHA rate in Enfield at £1,146.1 have also carried out an affordability assessment and it shows you can only afford a 1-bedroom. But you are also required to expand your search to wider, cheaper areas.

Based on the above assessment, the Local Authority expects you to actively engage in sourcing your own alternative private rented accommodation and to not limit yourself to certain areas.

Your household consist of yourself. You will need to be looking for 1-bedroom property under the LHA rate £1,146.

RECEIVE -

Working - Registered unemployed. You stated you are not working, and you receive Personal Independent Payment and Employment Support Allowance.

You have advised that you do have any mobility issues that would have an impact on the type of accommodation that would be reasonable for you and your household to reside in.

MEDICAL -

You have advised that there are medical issues.

You have advised the Local Authority that you do not require assistance and support to manage your tenancy and your day-to-day activities.

URGENT INFORMATION -

This Local Authority in trying to resolve your homelessness by assisting you have access to private rented properties Nationwide and supporting you into the Private Rented Market Nationwide. This includes properties within or outside London as long as the property is available, suitable and

affordable. We searched for properties within Enfield before making the offer, however due to the acute shortage of properties within the council, we expand our search outside in line with our National Allocation Policy to give the opportunity to both yourself and council to enlarge the scope of property search.

Our new Placement Policy allows us to offer properties in areas outside of London that are deemed affordable. Only One reasonable offer of affordable rented accommodation will be made. Individual circumstances are considered in making this offer, including time scale, affordability, household preferences and needs. When an offer is made, you will be notified in writing and the Council's statutory duty will be formally ended, whether the offer is accepted or refused. If you refuse a suitable offer, a further offer of accommodation will not be made, and you will have to make your own arrangements.

Tailored Advice

This is tailored advice to support you.

Money advice

North Enfield Foodbank

North Enfield Foodbank | Helping Local People in Crisis emergency food and support to local people who are referred to us in crisis

Debt and Money Advice

A debt adviser can help prioritize your debts, look at your income and spending, draw up a budget or financial statement or negotiate with landlords, lenders, and companies you owe money to. These charities provide free advice: o Citizens Advice - 0800 240 4420 o National Debt line - 0808 808 4000 o Step Change Debt Charity - 0800 138 1111 o Debt Advice Foundation - 0800 04 3 40 50

Benefits

You may be entitled to certain benefits to assist you if you are on a low income. You can use a benefits calculator such as entitled to or Turn2us to check your entitlement: <https://www.gov.uk/benefits-calculators>

CAB

You should consider getting independent financial advice before making any decisions about your mortgage. If your lender has started legal action to repossess your home, you should get help from a Citizens Advice Bureau. You might be able to come to an agreement with the lender and get the legal action suspended.

Enfield's Citizens Advice Bureau offer free, accessible, quality advice to anyone that lives in Enfield. They can assist with debt advice, applying for benefits and offer housing advice. They can be contacted via their advice line: 0808 278 7837 which is available Mon - Fri / 10am - 4pm. Their website to get more information is www.citizensadviceenfield.org.uk

Housing options

Low Cost Home Ownership Advice <https://www.shareto-buy.com/>

New LHA Rates

This information is available on Enfield Council's website: <https://www.enfield.gov.uk/services/benefits-and-money-advice/local-housing-allowance> Current

rates for Enfield are: Shared Rate: £136.93 pw / £593.36 pm 1 Bed Rate: £264.66 pw / £1146.86 pm 2 Bed Rate: £322.19 pw / £1396.16 pm 3 Bed Rate: £390.08 pw / £1690.35 pm 4 Bed Rate: £506.30pw/ £2193.97 pm 5 Bed is capped at 4-bedroom rate

You can search the LHA rates for other areas via the link: <https://lha-direct.voa.gov.uk/Search.aspx>

Location

PRS Offers

If the main housing duty is accepted towards you, In line with sections 148 and 149 of the Localism Act 2011, the Council can discharge its housing duty by making you an offer of private sector accommodation. Due to the shortage of available social housing, this is the most likely way your duty will end. This remains optional to those whose main housing duty was accepted before November 2012. Any such accommodation will have been assessed as suitable for your needs. The offer will be an assured short-hold tenancy for a period of at least 12 months ("a private rented sector offer").

Location

The Council will accommodate you in Enfield if a suitable property can be located however, due to an extreme shortage of affordable housing locally and rising rental costs, an increasing number of households are likely to be offered accommodation outside the borough. The Overall Benefit Cap has further restricted the number of properties that are affordable to homeless households, particularly larger families. As a result, our new Placement Policy allows us to offer properties in areas outside of London that are deemed affordable. If you are affected by the Overall Benefit Cap, you may be offered accommodation outside of Enfield, and possibly outside of London in areas where affordable accommodation becomes available.

General

Citizens Advice Enfield

Citizens Advice Enfield - Citizens Advice Enfield Free, independent, confidential and impartial advice to everyone on their rights and responsibilities

Domestic Abuse

Call the Enfield Council Domestic Abuse Hub - You can call the Domestic Abuse Hub on 0800 923 9009 to receive support and advice around domestic abuse. Your caseworker can also call on your behalf and relay the advice to you. *this is only for applicant

Date PHP to be reviewed by Officer and Customer

Location	Date and time	With officer
not provided	Not provided	

Appointments arranged

Any appointments arranged for you will be listed here:

n/a

A checklist of additional information required

Please can you provide documented proof of the following to the Council:

Type	Document	Household member	Provided
6 of 7			

Agreement

The Personalised Housing Plan has been drawn up for both you and the council to carry out all the steps that have been agreed on the plan.

You should make sure you attend any appointments that are arranged for you and take any action that you agreed to do on the plan.

If you cannot do something that is on the plan then make sure you tell the council straight away and explain why you cannot do it.

We will review this plan on the **to be confirmed** - in order to evaluate the appropriateness of the plan and any steps recorded.

If your circumstances change, for example you become homeless or your health needs change, then your Personalised Housing Plan must be reviewed. Make sure you inform the council of any changes in your circumstances so that they can look at the plan with you again, agree new actions or add to the existing actions to be taken.

I **DB** confirm that this is an accurate summary of my housing options interview and I understand the options available to me.

I agree to the actions set out for both my household and the officer agree to take.

Customer signature

Sign in the box below:

Signed and agreed by customer on this date: 18/06/2024



Housing options officer signature

Sign in the box below:

A handwritten signature in black ink, consisting of a large capital 'G' followed by a stylized lowercase 't'.

Signed and agreed by Housing options officer on this date:

18/06/2024

Ibenfield.housingjigsaw.co.uk

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 23 July 2024 12:14
To: 'kellythomson@lqgroup.org.uk'; 'complaints@lqgroup.org.uk'; 'DB'; 'nazmasharis@lqgroup.org.uk'
Subject: RE: DB tenancy ref: G869644
Attachments: DB - G869644 - Priority Needs Panel Approval .pdf; LQ-Medical-Transfer-Letter-21-10-2019.pdf; DB_Kuntal_Mehta_Letter_Housing_Chase_Farm_2024.pdf; DB-Doctors-Letter-12-03-2024.pdf; DB-Mental-Health-Letter-03-07-2023.pdf

Importance: High

Complaint Email: 23/07/2024

Dear Kelly Thomson and the complaint team, Lettings team, Priority Needs team

I am writing this email to the email below you sent my daughter DB. I did not have the emails addresses for the Lettings team, Priority Needs team and if this email could be sent to them, I would be grateful, Also this is a complaint email.

Kelly Thomson, I don't think you sending emails every now and then to do a welfare check on DB is good enough you have left a vulnerable person DB to cope herself with being homeless and are doing nothing to help her with Enfield Council or moving her or anything else.

There is issues I feel L&Q has done nothing to help DB, you know DB has Priority Needs to be moved this is from 21 October 2019 and then again in 19 April 2023 I will attach the letters, but nothing has been done since Nov 2022 you have known DB is homeless and just passed it over to Enfield Council and done nothing to help. Yet it seems other people in DB Block are more at need as people within the block have been moved since 2022 from the block DB is homeless yet still paying rent each week for a flat she can't live in.

We have been to court once within this time due to what Enfield Council is doing, she was on the streets for so long, the judge ordered Enfield council to redo her complete application to them this new application has been ongoing since Dec 2023 and we still don't have a decision from them, in all this time L&Q has washed their hands and done nothing to help move DB. This has had a major impact on DB's health. I will also include in this email health reports.

Enfield Council have now put her in interim housing until a decision is made. But have stated that they will only put DB into private housing if they deem her as Priority Needs, which I believe that is the cause, but we just have not had the letter to confirm this, as of yet.

Enfield Council stated they were going to contract L&Q to see what was going on regarding L&Q moving her. DB is not willing to take private rated as she is already a tenant under social housing. And she would have to give that right up to go private rated which she is unwilling to do, which I agree with social housing is stable which DB needs for her health whereas private rated is not as a landlord can just server her a section 21 so it is not stable and stable is what DB needs.

You will also note on the Priority Needs letter dated the 19 April 2023, it states (You will be rehoused outside of the risk areas as identified by your Neighborhood Housing Lead and/or ASB Case Worker.) this cannot happen due to DB's support needs which you will see in the attached letter from Kuntal Mehta.

DB will not cope going out of the area and away from her support she gets. We also don't know who DB's Neighborhood Housing Lead and/or ASB Case Worker is and would like to get all the information as to who is dealing in L&Q with moving DB which we have never been given.

The Rehousing Team will only contact you once a suitable property is available. They have not contracted us since 2019 when DB was 1st deemed Priority Needs, this is nearly 5 years since she was deemed Priority Needs and we would like to know what L&Q are doing to address this. As stated above you are moving people out of that block you are just not dealing with DB, and I feel have washed your hands of her due to L&Q doing nothing to address my daughter's safety. But you are making sure you got your rent for a flat you know DB cannot stay in.

What does L&Q standing on Priority Needs and what does it mean to them as to me it means nothing as you just leave a vulnerable homeless and that's good enough for L&Q it's not good enough.

Then we go on to the other issue, as you are aware DB got a call from one of her Neighbours to state they could smell burning coming from her flat, when we went to the flat to check it we were shocked to see the state of the flat everything was covered in mold all her belonging damaged, I put a complaint in which was upheld, since then DB has had 5 surveyors to the flat, it would

seem to me that you kept getting surveyors to the flat in order to get the report you wanted written, we have only ever seen 1 report which blamed it all on DB not opening the windows, but L&Q know DB was not living in the flat she could not live there due to her safety, this was stated by the police which you will have this on record, you was meant to be moving her, but where is the other 4 reports they have never been given to DB solicitor's you just given the one that is best for L&Q.

L&Q have known for years that block has major issues with mold yet does nothing to correct the issues correctly it is not just DB flat that has mold issues its most of the people living in the block. All L&Q does is a mold wash which last a few months and then the mold is back again.

There is also the issue that when work needs to be done to the flat DB has to go there and it sends her mental health through the roof due to feeling unsafe. Then people don't turn up to do the work and just keep rebooking we have had so many rebooking for windows ETC and nothing has been done to the flat just a mold wash so far.

But regarding the mold issues DB Does have a solicitor dealing with this, it just needs to be dealt with faster and the works that needs to be done completed not just rebooking over and over again. DB is meant to get a call before anyone just turns up at the flat so we can arrange someone is there, but also that never happens. And I would like the other 4 surveyors reports sent to DB's solicitors who is dealing with the mold issues.

But I want to know what L&Q are doing to move DB I know L&Q are building many new flats and homes, and I think it is time the issues with this are dealt with seriously which so far, they have not. L&Q needs to work alongside Enfield Council in addressing this, not just leaving it down to us.

I want a full update regarding what is being done to move DB to a stable place for her safety and I want it dealt with asap as it's been long enough already.

Regards

Lorraine Mother of DB.

From: DB <DB@yahoo.com>

Sent: 22 July 2024 15:55

To: Lorraine Cordell <lorraine32@blueyonder.co.uk>

Subject: Fw: Contact Agreement

[Sent from Yahoo Mail for iPhone](#)

Begin forwarded message:

On Monday, July 22, 2024, 3:52 PM, Kelly Thomson <kellythomson@lqgroup.org.uk> wrote:

Good afternoon DB,

I hope you are well.

I am contacting you today to see how you are and ask if you have any updates that you would like to report.

Kind regards,

Kelly Thomson



Kelly Thomson

Housing Specialisms Assistant

Division

Tel: **0300 456 9996**

29-35 West Ham Lane, Stratford, London E15 4PH

www.lggroup.org.uk

Let's make

^^happen

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Miss DB
7 Tenneyson Close
Enfield
London
EN3 4SN

Your tenancy ref: G8*****

The logo for L&Q, consisting of the letters 'L' and 'Q' in a stylized, bold, sans-serif font, with an ampersand between them. The logo is white and is set against a solid black rectangular background.

Wednesday, 19 April 2023

Dear Miss DB,

Re: Priority Needs Panel – Rehousing Approval.

In line with our new criteria for rehousing, your case was presented to our Priority Needs Panel and I am pleased to inform that it has been agreed that you will be given one direct offer of suitable accommodation.

What are the next steps?

- You have been placed on our Rehousing List for urgent rehousing.
- The property offered will have the same number of bedrooms as your current home. Our Rehousing Service is not able to resolve issues of overcrowding and the priority is to move you to an area of safety.
- You will be rehoused outside of the risk areas as identified by your Neighbourhood Housing Lead and/or ASB Case Worker.
- You will only be made one offer of accommodation. If you choose not to accept the offer made, you will have the option to appeal by submitting in writing the reasons for the refusal within 5 days. The property will be held pending the outcome of the appeal which will be represented to an independent panel for consideration.
- You will be expected to sign a new tenancy. As part of this process, you will be required to complete a new housing application form along with providing proof of ID, income details and proof of address for everyone within the original household.

We are not able to give a timescale as to when a suitable property will be located, as we are reliant on existing residents moving out of our homes. L&Q have a very small proportion of properties that can be used to rehouse existing residents who urgently need to move, as most properties must be offered to the local authority. It is also heavily dependent on the size of the property and can take up to and beyond two years to be moved.

T. 0300 456 9998
E. info@lqgroup.org.uk lqgroup.org.uk

If you have any safety concerns while you wait to be rehoused, please contact your Neighbourhood Housing Lead and/or the allocated ASB Case Worker as they will remain your point of contact.

All rehousing cases are placed in date order of approval and will be reviewed every 3-6 months. Should your circumstances change, it is imperative to keep us updated.

The Rehousing Team will only contact you once a suitable property is available.

Please rest assured that every effort will be made to rehouse you.

Yours sincerely,

Priority Needs Panel



West Ham Lane Office

29-35 West Ham Lane

London E15 4PH

Tel: 0300 456 9998

Email: info@lqgroup.org.uk

Website: www.lqgroup.org.uk

Miss DB 7 Tenneyson
Close, Enfield, London,
EN34SN

21 October 2019

Dear Miss DB

Medical Assessment - Priority Awarded

Following your recent medical assessment, I can confirm that medical priority has been awarded and the recommendations are:

Bed Size - According to L&Q Policy
Max Floor Level with a lift - 4th Floor or Above
Max Floor Level without a lift - 2nd Floor
Gas Central Heating - Desirable
Garden - No Special Requirement.

Please note, as L&Q operate a Choice Based Lettings System you are able to place on bids on properties that you deem as suitable for your household needs. If there are any concerns regarding the suitability of a property, a Lettings officer will discuss this with you during the Lettings process.

Your transfer application is now in Band 3 - All priority cases.

It is recommended that you also register with your local authority as you have a medical reason for moving homes. To do this, you will need to complete an application form and submit any supporting documents. Details can be obtained from each council website.

Yours sincerely

Lettings Team



North London
**Mental Health
Partnership**



Barnet, Enfield and Haringey
Mental Health NHS Trust

Camden and Islington
NHS Foundation Trust

Chase Farm Hospital site
Chase building The
Ridgeway Enfield
Middlesex
EN2 8JL

**Private and Confidential to be opened by
addressee**

Tel: 0208 702 5020

NHS: 43*****

08th April 2024

TO WHOM IT MAY CONCERN

Re: Miss DB, 23 Byron Terrace, Hertford Road, Edmonton N9 7DG

This letter was requested by Miss DB and her mother, Lorraine. Miss DB reports that she is currently sofa-surfing or sleeping rough because she is unable to return to her home address, following the advice from police.

Miss DB is currently being assessed by mental health services in Enfield and has reported that her mental health has further deteriorated since a trauma incident that took place in her flat. She has been advised by the police not to return to the flat and reports she has a letter stating this.

Please could you consider this letter as an urgent request to consider this matter, as it is more difficult to ascertain and provide for her mental health and social care needs whilst she has no stable accommodation.

Yours sincerely

Kuntal Mehta
On Behalf of Barnet, Enfield and Haringey Mental Health Trust, Enfield Core
Integrated Mental Health Team

Better Mental Health. Better lives. C

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Confidential Medical Assessment Questionnaire for completion by Doctor/Consultant/Hospital

(Please write clearly and complete all questions indicating n/c if you are unable to comment)

Name: **D.O.B:** **DB Ref No.**

Patient is currently under assessment within the Enfield Integrated Core Mental Health Team. She has given permission to provide information about her condition as reported by herself And her mother during the assessment process.

I, Kuntal Mehta, have been asked to complete this form for the patient named above, by her allocated Housing Case worker.

I am not a doctor but I am the allocated health professional for this patient. I do not have records of all her health conditions. I can only report my discussion with the patient and her mother. Please contact the GP for further information.

1. **How long have you been treating patient?** _she is currently completed an assessment and _as yet to be discussed with the wider team
2. **Date last seen:** __ 21st June 2024
3. **Diagnosis** - please give full details of **ALL** conditions: (***Please use another sheet if necessary***) (e.g. Details of disabilities/symptoms affecting daily functioning)

We don't provide a diagnosis. However the difficulties DB experiences include

Mental Health:

- 1) Constant anxiety and has described panic attacks
- 2) Sleep difficulties
- 3) Emotional dysregulation - mood can change throughout the day.
- 4) Memory difficulties - difficulty recalling childhood memories and some more recent memories, but can when prompted.
- 5) Relationship difficulties - spoke of arguments since a young age
- 6) Sensitivity to others non-verbal and verbal behaviours - easily interpreted as persecutory
- 7) History of self-harm and occasional self-harm
- 8) Inappropriate and intense anger, often in relation to beliefs that others are "out to get her" or she has misunderstood another's intentions
- 9) The symptoms 3,5,6,7, 8 indicate difficulties related to Emotionally Unstable Personality Disorder but this needs be discussed with the team.
- 10) Screening tool for ADHD indicates a referral to their team, but to still discuss with the PD team.
- 11) Confirmed diagnosis of dyslexia - reports difficulty with reading and writing.
- 12) History of self-harm and continues to self-harm occasionally
- 13) Previous suggestion she has PTSD symptoms - however not been given a diagnosis.
- 14) Paranoid thoughts - prevents DB from using public transport.
- 15) Low mood - reported specifically worsened after trauma attack (Nov 22). (PTSD symptoms?)

Other difficulties

- 1) Reports has asthma
- 2) Dyslexia -diagnosed as an adult
- 3) Trauma to right hand (dominant hand) following an unprovoked attack in her flat.
This has left DB, being unable to return to her current accommodation due to fear and anxiety.

Historic difficulties

- 1) Difficulty in engaging in school - due to difficulties with academia as well as long spells in hospital due to physical health when young. Experienced bullying at school.
- 2) Dependency on mother for all aspects of ADLs. Lorraine has reported DB's low mood and concerns regarding her ability to multi-task and her inability to get out of bed, particularly when she is in her menstrual cycle. These issues have resulted in her mother supporting her in all aspects of ADLs compounded by her recent disability to her hand.
- 3) Recalling information - needs prompts and reminders sometimes.

3. **Current treatment (include dosage/hospital care/community support):**

Medication: Yes, taking regular psychotropic medication but would need to check with client.

4. **Prognosis** - will condition(s) improve and to what extent, OR is complete recovery likely or unlikely?

Would require further assessment and treatment - due to extent of historical difficulties eg dyslexia, trauma to right hand, long standing mental health difficulties - it is difficult to comment on the likelihood that she will fully recover.

5. **Details of Mental State:** __ Spoke of anxiety, low mood, ADHD difficulties, paranoid thinking. _ Struggles to be motivated to carry out ADL activities and is dependant on mother for most tasks.

Assessment of risk of self-harm/harm to others: ____ Has a history of self-harm by cutting. DB's mother reported she has been cutting regularly up until a year ago but due to Lorraine's vigilance she has not been self-harming recently.

6. **Mobility:** Can your patient (please tick):

Walk independently without aids: yes ☒X How far: ____ no ☐ Reason: ____

Manage steps: yes ☒X How many: ____ Flights: ____ Steps: ____

no ☐ Reason: ____

Use a lift: yes ☐ no ☐ If no, give reasons: ____

Does your patient use a wheelchair:

never ☒X indoors ☐ outdoors ☐ occasionally ☐ all the time ☐

7. **Daily Living:** (a) Does your patient need overnight care: yes ☐ no ☐ If yes please state what care.

Deon has not reported that she needs overnight care. However, she has reported symptoms of nightmares and hypervigilance and anxiety at night. _____

(b) Does she/he need help with activities of daily living: yes ☒X no ☐

If yes, please state in detail why and what help is required: _____

_Deon reports she lacks motivation, experiences anxiety in carrying out most ADLs on her own. Her mother currently cooks he meals, orders her food online and does her laundry and she also prompts Deon to wash and dress. Deon does not go out by public transport_due to anxiety and paranoid ideation. Lorraine manages _____ paperwork and finances. This information has been understood by discussions with both Deon an and her mother. _____

What level of support may be needed from other services to maintain independent living?

She is dependant on her mother currently and hence wishes to continue to live in Enfield.

Is there evidence that the current accommodation is affecting your patient's health? Please summarise and advise if any family members are affected by your patient's disability? If so, how:

DB has spoken of mental health difficulties with staying in the flat where she was attacked and injured. She spoke of her fear of being in the flat.

Is their any medical condition that you would like us to consider as part of her housing assessment ?

DB reports she has asthma, so please speak to her directly as to whether this is affected by certain types of living Conditions e.g. mould, poor ventilation etc.

Signed: Kuntal Mehta (Mental Health Practitioner)Date:28/06/24
sta

Practice/Hospital

DR D ABIDOYE NIGHTINGALE HOUSE SURGERY**DR Y CHONG****1-3 NIGHTINGALE ROAD****EDMONTON LONDON N9 8AI Tel: 0208 805 9997****www.nightingalehousesurgery.nhs.uk**

12 March 2024

PRIVATE & CONFIDENTIAL

To Whom It May Concern,

Re: Miss DB dob *** NHS No: ***** 23 Byron Terrace Hertford Road, Edmonton, London, N9 7DG**

I can confirm that the above-named lady is registered at this practice and consents to this report. She has the medical history and takes the medications as noted below. .

Problems**Active
Date****Problem**

j

Associated Text**Date Ended**

07-Dec-2022

11-Dec-2020

Assault by stabbing Pre-diabetes

26-Feb-2019

Depression interim review

18-Sep-2014

Advice about long acting
reversible contraception

advice re levonelle
and see if no period or to discuss
contraception is thinking re getting
back to former partner and in which
case wants to conceive

SUMMARY=Y

28-Jun-2011

Administration

26-Jul-2008

Appendicectomy NEC

08-Jan-2008

[X]Depression NOS

SUMMARY=Y

advised against
zopiclone given general
advice for bloods review
??? needs referral
SUMMARY=Y
SUMMARY=Y

12-Jan-2005 Lloyd George
culled+summarised

08-Jan-1990 Acute bronchiolitis

required ventilation -
apnoeic attacks
SUMMARY=Y
27/40 SUMMARY=Y
SUMMARY=Y

26-Aug-1989 Premature baby

26-Aug-1989 Asthma

Significant Past

Date	Problem	Associated Text	Date Ended
18-Jul-2013	Primary infertility unspecified		11-Oct-2013

17-Mar-2005	Polycystic ovaries	also very crampy • abdo pains premenstrually for uss and review had bloods and looked as if ovulating prev uss pco	01-Jul-2016
		on uss for bloods — had not been for test !! chat re menorrhagia to think re coc SUMMARY=Y	

Medication
Acute

Drug	Dosage	Quantity	Last Issued On
------	--------	----------	----------------

Repeat Drug	Dosage	Quantity	Last Issued On
Genii Modulite 200micrograms/dose inhaler (Chiesi Ltd)	Two Puffs To Be Inhaled Twice A Day	1 x 200 dose	04-Mar-2024
Salbutamol 100micrograms/dose inhaler CFC free	One Or Two Puffs To Be Inhaled Up To Four Times A Day	1 x 200 dose	04-Mar-2024

Mirtazapine 30mg tablets

One To Be 28 tablet
Taken At Night

04-Mar-2024

I would like to elaborate on some of her medical conditions. Miss DB has recently been referred to hand therapy. Unfortunately, she was assaulted in November 2022 and sustained a hand injury which was managed with a right flexor digitorum superficialis repair. She again injured the same hand and is awaiting Orthopaedic review. While under hand therapy in 2022, she was seen by the plastic surgery psychology service. They noted that Miss DB presented with significant psychological/mental health concerns. She also lost her accommodation following the assault and has since been homeless. She was subsequently referred to the local psychiatric team and was diagnosed with Emotionally Unstable Personality Disorder and Mixed Anxiety/Depressive Symptoms - part of Post- Traumatic Stress Disorder.

Miss DB is currently under the care of local mental health services. She is taking regular medication for her mental health symptoms, but these are being exacerbated by the fact that she has been homeless for so long. She has been struggling to manage these symptoms and will hopefully have access to the plastic surgery psychology service again once she is seen by her Orthopaedic team.

I wonder if you can take the information above into account when managing this lady's case as suitable long-term accommodation is needed to help stabilise her mental health problems.

I hope this report has been helpful.

Many thanks,

Yours sincerely,

Dr/Ajogbe
Salaried GP





North London
Mental Health
Partnership



Barnet, Enfield and Haringey
Mental Health NHS Trust
Camden and Islington
NHS Foundation Trust

Private & Confidential

To be opened by addressee only

Dr Abidoye
Nightingale House Surgery
1-3 Nightingale Road
Edmonton
London
N9 8AJ

Barnet, Enfield and Haringey Mental Health Trust
Enfield Mental Health Single Point of Access
25 Crown Lane Southgate London
N14 5SH

Tel: 0208 702 3329

3rd July 2023

NHS No. *****

RiO No. 10*****

Re: Miss DB - DoB: *****

23 Byron Terrace Hertford Road, Edmonton, London, N9 7DG

Miss DB is a ****-year-old unemployed single woman seen in a face-to-face appointment at Crown Lane clinic.

She has had mental health referrals this year from her GP Dr Abidoye, Nightingale Surgery (referral dated April 23) and Dr Lisa Goodman Psychologist in the RFHosp hand plastic surgery team (she referred her in Feb 23 with PTSD).

She seemed restless during the interview and dissatisfied with many aspects of her life and interactions with health professionals.

She swore frequently when speaking to me.

She told me that she has a boyfriend and has been with him for "a while" but the relationship is difficult sometimes "because of her mood swings" (said Mum).

She feels her friends and her boyfriend "don't like me " "I feel like I'm on my own and no-one gets me...I'm losing everyone" "I feel like I'm unlucky...proper unlucky, and everything bad happens to me...I've always felt like that and it makes me so angry...I lose a lot of things...everything I touch turns into shit ...everyone else gets chances".

"If I do get friends, they find the truth of me and then they don't want to be with me anymore" and she feels she needs to "pretend" to keep relationships.

She attended her appointment on time with Mum (Lorraine) and Uncle (Andrew).

She won't go back to live in her London Quadrant flat (because of the attack) and they're relationship can be tense and Mum is unwell (heart op recently and on dialysis, now on the transplant list) so she's staying with different friends and "Holly doesn't want me to stay there no more".

She is using her mother's address (Byron Terrace N9) for correspondence etc.

She has a solicitor (going through Court at the moment) trying to get her a place to live.



Her Uncle says, "she has no stability" although her family try to support her "but she argues with us all the time".

History of presenting complaint:

"I'm just stressed out ...I don't feel right and I get angry all the time" (to which Mum responds "she's had those issues for years").

Mum says, "she's getting high and low really quickly".

Andrew said that "she has been much worse since the attack" (when she was assaulted end Nov 22 and sustained a severe cut to her, dominant, right hand).

Nightmares have been worse after the attack (end November 22) "I can't sleep and I wake up sweaty and shivering" the nightmares are not just related to the attack and when she wakes it takes her a long time "to calm down",

The dreams have got worse and she has been nauseated and shaky since she has been on risperidone,

She sometimes believes "family and friends...people are talking about me and being funny with me ...I can't explain it ...I don't know it's just the way I feel...sometimes I feel like it's real other times I think I'm being stupid".

She doesn't like the way people look at her and if people are round her laughing, she feels they are laughing at her "I've always felt people laugh and look at me funny...some people are just horrible".

"I feel people are against me because they think I am lying and chatting shit".

She sometimes relates TV to her and gives the example that she sees a character on TV and they are stabbed and she feels it is more than a coincidence "is it to do with me?" - not clearly an idea of reference.

She says her hand (cut in the attack) "doesn't feel like my hand" since the attack but she can't explain this. She is right-handed but isn't using her damaged right hand. "I don't even like the sight of it".

She says she thinks about the attack very often and "it just comes into my head".

She is avoidant of memories of the attack.

She doesn't want to use knives for cooking because a cut was used in the attack.

Similarly, she gets upset by plastic bags because after the attack they used a plastic bag to try to stop the bleeding.

She was "bad before the attack but she's gone ballistic since".

She has never gone out much but less wanting to go out since the attack.

She continues to have treatment from the hand plastic surgery team at the Royal free hospital.

She has a psychologist from that team (Lisa Goodman).

She is waiting for her next hand clinic appointment.

She should be wearing a splint but she puts bandages on it instead because she finds the splint painful and doesn't want to look at her hand.

"I need someone to talk to you can't just give me tablets".

"I can't keep living like this ...it's stupid ...no-one is listening... I'm sick and tired of this... I want to know I can be safe.

"I don't believe people that just chat shit" (referring to health professionals) "she's getting no help".

Sleep? "I never sleep", initial insomnia - when I asked why and she said "fuck knows" but she sleeps with the light on, feels scared and any noise startles her.

She wakes sweaty every night.

If she wakes in the night, she sometimes feels the need to check there is no-one there before she can go back to sleep.

"Sometimes I feel alright and sometimes I feel like shit".

Limited pleasure from life since the attack.

I feel "so down".

Some diurnal mood variation "not very good in the morning".

Appetite variable "I don't fancy food...I feel sick thinking about it".

Weight - has lost 2 stone (without trying to) since she was stabbed (approx 6 months).

Social Hx

Benefits ESA, PIP (for hand and mental health)

No debt

Homeless at the moment ("sofa-surfing").

Forensic Hx

Caution for drunk and disorderly 18/12 ago and she said angrily "I had a little too much to drink at a funeral...that was ages ago".

Caution and probation and a tag for ABH as a teenager "I was only young...it was ages ago".

Personal Hx

Premature - Born at 27/40 "she died about 20 times and they brought her back to life" - "lung collapses" and ventilated.



Long periods in hospital including GOSH, in an out of hospital up until 7
School - "primary was good".

Her emotional problems got worse "at secondary school".

Mum feels her mood changed after her periods started.

Physical health

Recent ECG because "her heart was going fast" and she need to be " monitored by a specialist".

GP also told her she is "borderline diabetic".

Polycystic ovaries (she is waiting for a gynae appointment) and a separate issue with other "cysts on her ovaries".

Asthma.

Her blood pressure has been raised.

Past Psych Hx:

Never admitted for mental health problems.

No period of treatment from Crisis Home Treatment team although she has called them.

Diagnosed with dyslexia.

She saw school counsellors for "mood swings", anger and "cutting" from "early teens"

Not sure if she saw CAMHS (child and adolescent services).

DSH history - she was cutting (wrists /legs) but stopped around 22 years.

She explained it was "for release" not with the intention to die "it makes me feels less numb...it makes me feel better".

She cut herself in COVID and the last time was? early Dec and she says she has stopped now.

She says she tried to hang herself? age 20 when attending Lucas House OP for anxiety/depression and she had a variety of antidepressants including fluoxetine, sertraline, venlafaxine.

"I don't want to kill myself.

She saw CPN Gopaulen for assessment 1.3.23 when no psychotic symptoms were elicited.

Current medication:

Risperidone 2mg (1mg bd) - prescribed by GP- but feels it makes her sweaty and shaky and dizzy and "horrible".

No other medication.

Analgesics for headaches (her headaches have been worse recently) and period pains (she has heavy, painful periods).

Substance misuse:

No recreational drugs use

Tried cannabis and coke "but it made me feel funny and I didn't like it"

Infrequent alcohol "but when she does, she gets plastered"

Smokes tobacco (roll ups, a pouch a week approx).

Impression:

EUPD

Mixed anxiety/depressive symptoms? part of - PTSD.

Plan:

Given MIND leaflets on EUPD and PTSD.

Given Choice and medication leaflets for risperidone and mirtazapine.

"I don't want to keep taking tablets...but I hundred per cent need something" so we agreed she will reduce risperidone to 1mg nocte for a week and then stop.

I have given her an FP10 for 28 days mirtazapine 15mg nocte - after a week she could increase the dose to 30mg nocte.

I will refer to the South locality team at Lucas House.

Yours sincerely



Dr Hilary Scurlock Consultant Psychiatrist Enfield Mental Health Single Point of Access



North London
**Mental Health
Partnership**



Please reply to: Enfield Let: Accredited Agents Civic Centre Enfield EN1 3XW

Miss DB
17 St James Court
Fore Street London
N18 2YJ

Email: EL.rent@housinggateway.co.uk
Telephone: 0203 880 2113
Date: 24 July 2024

Dear Miss DB
Account Reference: 800*****

Please find the barcode shown on the top of this letter, which enables you to make rent payments at Post Offices, Paypoint and Payzone outlets.

Paypoint and Payzone outlets are generally located within convenience stores and other similar retail outlets where extended hours of service are in operation, providing you with the flexibility over when, where and how to pay your rent. Following each payment, a receipt is issued which you should retain. There is no charge for using this service.

To find your nearest Payzone outlet look for the pink Payzone or yellow Paypoint sign. Alternatively, you can visit www.payzone.co.uk or www.paypoint.com to find your nearest outlet.

Alternatively, you can also make rent payments by Standing Order, Direct Debit, online by visiting www.enfield.gov.uk or by calling 0203 880 2113.

Yours sincerely

Income Team
Enfield Let: Accredited Agents

Civic Centre, Silver Street, Enfield, EN1 3XL - 0203 880 2113

"LETTER



FOMVEicimaw^**^o^1

17 James Court
Fore Street Enfield
N18 2YJ

Claim Reference: 2100*****
NI Reference: JH**

08/08/2024

Dear Miss DB

7 Tennyson Close Enfield EN3 4SN

Overpayment of Housing Benefit

You have been overpaid with a Housing Benefit of
£795.23.

This is because you have moved within Enfield. Details of how the overpayment has been
worked out are given below.



Period of the overpayment	No of weeks	Weekly Housing Benefit		Overpayment amount	
		Previous	Revised	Weekly	Period total
05/07/2024 to 11/08/2024	5 wks, 3 dys	£146.49	£0.00	£146.49	£795.23

I have decided that the overpayment from 05/07/2024 to 11/08/2024 must be paid back
because at the time Benefit was paid, I was not aware of the change in circumstances.

Total overpayment	£795.23
Amount outstanding	£795.23

If benefit ended due to this change, I will send an invoice to the person we will be recovering this
from.

Further Information

If you would like more information, or a more detailed explanation of how this decision was
made, please telephone 020 8379 1000 or email us at revs@enfield.gov.uk.

If you have made a claim for Universal Credit you will need to arrange to pay your rent yourself.
If you are having difficulty with paying your rent please speak to your Work Coach straight away.

Other benefits and tax credits

S184(3) DECISION RESULT
& S189A(3) ASSESSMENT & PERSONALISED PLAN
(Housing Act 1996 as amended)

Friday, August 9, 2024, 10:14 AM

Relief duty letter dated the 18/06/2024

Personal Housing Plan dated the 14/06/2024

sent emails L&Q tomorrow for Jodie to help DB

Jodie Rudgley jodie.rudgley@enfield.gov.uk

Priority Needs Panel / The Rehousing Team

Kelly Thomson - kellythomson@lqgroup.org.uk

Nazma Sharif - Nsharif@lqgroup.org.uk

Kuntal Mehta DB mental health

Housing Benefit DB
Claim Reference: DB
NI Reference: DB
Rent Reference: DB

Miss DB
17 St James Court
Fore Street
Enfield
N18 2YJ

Miss DB
7 Tenneyson Close
Enfield
London
EN3 4SN

From: DB <DBDB@yahoo.com>
Sent: 10 August 2024 06:51
To: Lorraine Cordell
Subject: Fw: Case: 915**** DB
Attachments: 43. Relief Duty Acceptance & Plan Letter v1 JD. Case ref_91****.pdf; Personalised housing plan HRA. Case ref_91**** (1).pdf

[Sent from Yahoo Mail for iPhone](#)

Begin forwarded message:

On Friday, August 9, 2024, 10:14 AM, Gulhan Tankisi <Gulhan.Tankisi@enfield.gov.uk> wrote:

Dear DB,

Please see the attached documentation.

Thank you,

Gulhan Tankisi

Homeless Families – Housing Co Ordinator

Housing and Regeneration

Enfield Council

Silver Street

Enfield

EN1 3XY

Tel: 02081320432

Email: Gulhan.tankisi@enfield.gov.uk

Website: www.enfield.gov.uk





Campaign

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DB
7 TENNYSON CLOSE ENFIELD
ENFIELD, EN3 4SN

Please reply to: Gulhan Tankisi
Housing Advisory Service
Civic Centre Silver Street
Enfield
London
EN1 3XA
E-mail: Gulhan.tankisi@Enfield.gov.uk
Phone: 02081320432
Textphone:
Fax:
My Ref:
Your Ref: 915267
Date: 18th June 2024

Dear DB

**S184(3) DECISION RESULT
& S189A(3) ASSESSMENT & PERSONALISED PLAN
(Housing Act 1996 as amended)**

You applied to this Council on the 15th December 2023. Having assessed your initial application I am satisfied that you are:

- (a) homeless,
- (b) eligible for assistance and
- (c) that you have a local connection with this Council.

This now places a duty on this Council to try and relieve your homelessness (Relief duty) and before doing so to complete an Assessment and Personalised Housing Plan. I completed this Plan on 18th June 2024 in line with the Homelessness Code of Guidance 2018 as amended. I have attached the Plan to this letter.

The Plan details the steps that you must take to secure suitable accommodation. The Plan also details the steps that the Council will take to help you to secure suitable accommodation.

The Plan will remain in place until you are owed no further duty by the Council.

Joanne Drew
Strategic Director of Housing and Regeneration
Enfield Council
Civic Centre, Silver Street
Enfield EN1 3XY

www.enfield.gov.uk

® If you need this document in another language or format contact the service using the details above.

Please be aware that the Relief duty may be brought to an end if any of the following occurs:

S189B(7)

- (a) you have suitable accommodation available to you for at least 6 months and a reasonable prospect of having suitable accommodation available for occupation for at least 6 months, or such longer period not exceeding 12 months as may be prescribed, from the date of the notice*
- (b) the Council has complied with its duty to take reasonable steps to help you secure that accommodation and the period of 56 days since accepting the prevention duty has ended*
- (c) you have refused an offer of suitable accommodation and, on the date of refusal, there was a reasonable prospect that suitable accommodation would be available for occupation by you for at least 6 months or such longer period not exceeding 12 months as may be prescribed,*
- (d) you have become homeless intentionally from any accommodation that has been made available to bring the relief duty to an end*
- (e) you are no longer eligible for assistance, or*
- (f) you have withdrawn your homeless application*

S189B(9)

- a) you refuse a final accommodation offer or final Part 6 offer at the initial relief stage*
- b) you deliberately and unreasonably refuse to take any step that is detailed in your personalised plan, irrespective of whether this has been agreed or not.*

It is very important that you keep the Council informed of any changes in your circumstances. This will ensure that the Council is able to maintain an up to date and relevant Assessment and Personalised Housing Plan for you.

I trust that this letter is clear and I look forward to helping you to relieve your homelessness.

Request for a Review

You can request a review of the Council's decision that the Relief duty is owed to you. You can also request a review of the steps the authority has stated that it will take to try and relieve your homelessness. You can request a review of these two decisions under Section 202 of the Housing Act 1996 as amended within 21 days of being notified of this letter. Please note that review requests made outside of the time limited may not be considered.

Yours sincerely,

Gulhan Tankisi
Housing Coordinator,

Enfield Council has launched a series of 14 e-newsletters covering a range of topics that provide residents with more frequent Council news and service updates. More than 40,000 people have already signed up, make sure you're one of them. You can register at **www.enfield.gov.uk/enewsletters**

Personal Housing Plan

Title	First name	Surname	DOB	Gender	Relationship to customer	NI number	Customer id
Miss	DB	DB	GB	Female		not provided	DB

Dear **DB**

You attended the local authority and a personal assessment of your current housing circumstances was undertaken by **Gulhan Tankisi** on the **14 June 2024** because you have a housing need and approached the authority for assistance. As part of the assessment the local authority has taken into account:

- The circumstances causing your homelessness
- The housing needs of you and your household
- The type of accommodation your household requires
- Any support needs you or your household need to secure and retain accommodation

Set out below is the Personalised Housing Plan detailing the outcome of the assessment including steps that we discussed and the actions you and the Housing team of the Local Authority will take in order to address your housing situation.

Basic assessment information

From our basic assessment we believe your situation to be as follows:

DB was stabbed in November 2022 by a neighbor who lives in her block of flats and has not been living in the property since. DB stated that the police have since closed the case as she had a piece of glass in her hand during the attack and the police advised that they wouldn't be able to prosecute the perpetrator.

DB stated that she hasn't ended her tenancy as she will be making herself intentionally homeless.

DB has agreed to send all letters from the police as she does not have her crime reference number.

Other agencies

This plan can be shown or shared with any other agencies/relatives/friends who are helping you so they are aware of your housing need and how the local authority is trying to assist you. The details below are the support needs identified as part of your assessment and who is providing support currently.

DB receives Employment and Support Allowance, PIP and serve disability

When is the customer likely to become homeless?

When you think you will become homeless (or threatened with homelessness):

Actions already taken

The action you have already taken to resolve your housing issues is:

DB has been to court, regarding the situation of the stabbing and violence. The judge ordered DB's case goes to review.

Wishes to resolve your housing situation

Your wishes to resolve your housing situation:

DB needs assistance and advice to find a safe place for her to stay.

Actions/reasonable steps

You will need to follow the agreed plan set out within this **Personal Housing Plan (PHP)** to help you remain in your current home or secure alternative accommodation. Please keep your allocated officer updated on what you have done. Your officer will also keep you updated.

What actions/reasonable steps the Housing Options Officer will do next:

Action type	Content	Date to be achieved	Date achieved

What actions/reasonable steps you need to take:

Action type	Content	Date to be achieved	Date achieved	Client accepted	Recommended or required

Leaflets/website information

Details of any leaflets / website information provided to you will be listed here:

www.londonhomelet.com

www.openrent.com

www.moveflat.com

www.findaflat.com

www.Zoopla.co.uk

www.rightmove.co.uk

info@homelink.co.uk

info@uniquepropertyservices.co.uk

propertymanagement@targetproperty.co.uk

admin@easypropertieslondon.co.uk

lettings@thepropertycompany.co.uk

info@uniquepropertyservices.co.uk

stanley@equityestateagents.com

You may wish to contact the following agents who operate in Enfield and surrounding boroughs:

- (1) . Equity estates agency Hertford Road - 0203 234 0067
- (2) . Smart Move Edmonton Green - 0208 345 5444
- (3) . Ellis and Co Edmonton - 0208 804 1874
- (4) . Cottage fields - 020 3621 8621
- (5) . Knights Residential Edmonton - 0203 301 4700
- (6) . Platinum estate agencies - 020 8449 7099

- (7) . King's Group Estate Age - 020 8364 4118
- (8) . Unique Estates Property Services - 02088045050
- (9) . UK Property Agents – 02084555566
- (10) . Coffee & Bagel Estates – 02088043666

Any other information/advice provided

Any other information / advice provided to you will be listed here:

You are entitled to a 1-bedroom. At the moment you are not working, and you do not have any dependency. This means you will be required to look for a 1-bedroom that is suitable and affordable.

You are entitled to a 1-bedroom property but due to affordability. As you are not working, but receiving benefits, it has been advised you look for a 1-bedroom private rented accommodation with the LHA rate in Enfield at £1,146. I have also carried out an affordability assessment and it shows you can only afford a 1-bedroom. But you are also required to expand your search to wider, cheaper areas.

Based on the above assessment, the Local Authority expects you to actively engage in sourcing your own alternative private rented accommodation and to not limit yourself to certain areas.

Your household consist of yourself. You will need to be looking for 1-bedroom property under the LHA rate £1,146.

RECEIVE –

Working – Registered unemployed. You stated you are not working, and you receive Personal Independent Payment and Employment Support Allowance.

You have advised that you do have any mobility issues that would have an impact on the type of accommodation that would be reasonable for you and your household to reside in.

MEDICAL –

You have advised that there are medical issues.

You have advised the Local Authority that you do not require assistance and support to manage your tenancy and your day-to-day activities.

URGENT INFORMATION –

This Local Authority in trying to resolve your homelessness by assisting you have access to private rented properties Nationwide and supporting you into the Private Rented Market Nationwide. This includes properties within or outside London as long as the property is available, suitable and

affordable. We searched for properties within Enfield before making the offer, however due to the acute shortage of properties within the council, we expand our search outside in line with our National Allocation Policy to give the opportunity to both yourself and council to enlarge the scope of property search.

Our new Placement Policy allows us to offer properties in areas outside of London that are deemed

affordable. Only One reasonable offer of affordable rented accommodation will be made. Individual circumstances are considered in making this offer, including time scale, affordability, household preferences and needs. When an offer is made, you will be notified in writing and the Council's statutory duty will be formally ended, whether the offer is accepted or refused. If you refuse a suitable offer, a further offer of accommodation will not be made, and you will have to make your own arrangements.

Tailored Advice

This is tailored advice to support you.

Money advice

North Enfield Foodbank

North Enfield Foodbank | Helping Local People in Crisis emergency food and support to local people who are referred to us in crisis

Debt and Money Advice

A debt adviser can help prioritize your debts, look at your income and spending, draw up a budget or financial statement or negotiate with landlords, lenders, and companies you owe money to. These charities provide free advice: o Citizens Advice - 0800 240 4420 o National Debt line - 0808 808 4000 o Step Change Debt Charity - 0800 138 1111 o Debt Advice Foundation - 0800 043 40 50

Benefits

You may be entitled to certain benefits to assist you if you are on a low income. You can use a benefits calculator such as entitled to or Turn2us to check your entitlement: <https://www.gov.uk/benefits-calculators>

CAB

You should consider getting independent financial advice before making any decisions about your mortgage. If your lender has started legal action to repossess your home, you should get help from a Citizens Advice Bureau. You might be able to come to an agreement with the lender and get the legal action suspended.

Enfield's Citizens Advice Bureau offer free, accessible, quality advice to anyone that lives in Enfield. They can assist with debt advice, applying for benefits and offer housing advice. They can be contacted via their advice line: 0808 278 7837 which is available Mon - Fri / 10am - 4pm. Their website to get more information is www.citizensadviceenfield.org.uk

Housing options

Low Cost Home Ownership Advice <https://www.shareto-buy.com/>

New LHA Rates

This information is available on Enfield Council's website: <https://www.enfield.gov.uk/services/benefits-and-money-advice/local-housing-allowance> Current

rates for Enfield are: Shared Rate: £136.93 pw / £593.36 pm 1 Bed Rate: £264.66 pw / £1146.86 pm 2 Bed Rate: £322.19 pw / £1396.16 pm 3 Bed Rate: £390.08 pw / £1690.35 pm 4 Bed Rate: £506.30pw / £2193.97 pm 5 Bed is capped at 4-bedroom rate

You can search the LHA rates for other areas via the link: <https://lha-direct.voa.gov.uk/Search.aspx>

Location

PRS Offers

If the main housing duty is accepted towards you, in line with sections 148 and 149 of the Localism Act 2011, the Council can discharge its housing duty by making you an offer of private sector accommodation. Due to the shortage of available social housing, this is the most likely way your duty will end. This remains optional to those whose main housing duty was accepted before November 2012. Any such accommodation will have been assessed as suitable for your needs. The offer will be an assured short-hold tenancy for a period of at least 12 months (“a private rented sector offer”).

Location

The Council will accommodate you in Enfield if a suitable property can be located however, due to an extreme shortage of affordable housing locally and rising rental costs, an increasing number of households are likely to be offered accommodation outside the borough. The Overall Benefit Cap has further restricted the number of properties that are affordable to homeless households, particularly larger families. As a result, our new Placement Policy allows us to offer properties in areas outside of London that are deemed affordable. If you are affected by the Overall Benefit Cap, you may be offered accommodation outside of Enfield, and possibly outside of London in areas where affordable accommodation becomes available.

General

Citizens Advice Enfield

Citizens Advice Enfield – Citizens Advice Enfield Free, independent, confidential and impartial advice to everyone on their rights and responsibilities

Domestic Abuse

Call the Enfield Council Domestic Abuse Hub - You can call the Domestic Abuse Hub on 0800 923 9009 to receive support and advice around domestic abuse. Your caseworker can also call on your behalf and relay the advice to you. *this is only for applicant

Date PHP to be reviewed by Officer and Customer

Location	Date and time	With officer
not provided	Not provided	

Appointments arranged

Any appointments arranged for you will be listed here:

n/a

A checklist of additional information required

Please can you provide documented proof of the following to the Council:

Type

Document

Household member

Provided

Agreement

The Personalised Housing Plan has been drawn up for both you and the council to carry out all the steps that have been agreed on the plan.

You should make sure you attend any appointments that are arranged for you and take any action that you agreed to do on the plan.

If you cannot do something that is on the plan then make sure you tell the council straight away and explain why you cannot do it.

We will review this plan on the **to be confirmed** - in order to evaluate the appropriateness of the plan and any steps recorded.

If your circumstances change, for example you become homeless or your health needs change, then your Personalised Housing Plan must be reviewed. Make sure you inform the council of any changes in your circumstances so that they can look at the plan with you again, agree new actions or add to the existing actions to be taken.

I **DB DB** confirm that this is an accurate summary of my housing options interview and I understand the options available to me.

I agree to the actions set out for both my household and the officer agree to take.

Customer signature

Sign in the box below:

A handwritten signature in black ink, consisting of the letters 'DB' in a stylized, cursive-like font.

Signed and agreed by customer on this date:

18/06/2024

Housing options officer signature

Sign in the box below:

A handwritten signature in black ink, consisting of a large capital 'G' followed by a lowercase 't'.

Signed and agreed by Housing options officer on this date:

18/06/2024



Jodie Rudgley

<Jodie.Rudgley@enfield.gov.uk>

Mon 02/09/2024 15:54

External - Official - Sensitive: Encrypted. Can ...

Good afternoon

As you are aware we are currently looking into moving you on from your temporary accommodation.

Please see available private properties available below.

If you are interested in any contact the agents details (also below) to arrange a viewing and feedback the outcome.

We will assist you financially to move into this property.

Thank you

Jodie

Jodie Rudgley
DB@yahoo.com Sign Out
< Jodie.Rudgley@enfield.gov.uk >
Mon 02/09/2024 15:54

External - Official - Sensitive: Encrypted. Can ...

Good afternoon

As you are aware we are currently looking into moving you on from your temporary

accommodation.

Please see available private properties available below.

If you are interested in any contact the agents details (also below) to arrange a viewing and feedback the outcome.

We will assist you financially to move into this property.

Thank you

Jodie

Viewing Date	Viewing Time	Flat/ House No	Property Address	Area	Post Code	Size	F
TBC	TBC	49	Templar Drive	Thamesmead	SE28 8PF	2x Studios	Gro
TBC	TBC	65	King Alfred Avenue	Catford	SE6 3HE	1x Studio	
TBC	TBC	252a	Hither Green Lane	Lewisham	SE13 6TT	1x Studio	
TBC	TBC	134	Bellegrove Road	Welling	DA16 3QR	2x studios	G
TBC	TBC	51	St Donatts Road	New Cross	SE14 6NU	1x Studios	
4th Sep	1pm	32	Heathway The Common	Southall	UB2 5JF	3x Studios	Gro
4th Sep	3:30pm	35	Harrow Road	Feltham	TW14 8RT	Large Double Room	

Nassib Shah



Nassib Shah
Head of Lettings Department 077 211 44640 le.ttinga@m.at^ matendeganj^uik

Hours: Monday to Saturday from 9am to 6pm -
Emails sent after my working hours will be responded to the following day

Enfield Council is commuted to serving the whole

DB@yahoo.com

S

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>
Sent: 17 October 2024 15:17
To: 'Revenues And Benefits'
Subject: FW: RE: Miss DB
Attachments: DB authorisation 2024.pdf

Importance: High

To whom it may concern

I am again writing this email regarding the below email could someone please get back to me asap as my daughter us getting in arrears with

7 Tenneyson Close
Enfield
London
EN3 4SN

You stopped her housing benefit to this address when it should have been a joint hosing benefit claim for both

7 Tenneyson Close
Enfield
London
EN3 4SN

And the interim housing Enfield Council placed her in due to L&Q not having any hosing to move DB to

17 St James Court
Fore Street
Enfield
N18 2YJ

Both properties should have had housing benefit paid on them Enfield Council and L&Q know this so I cannot understand why this has been done.

Regards

Lorraine (on behalf of DB)

From: Lorraine Cordell <lorraine32@blueyonder.co.uk>

Sent: 06 September 2024 11:58

To: 'Revenues And Benefits' <Revs@Enfield.gov.uk>; 'Rent Council Housing' <rent.council.housing@enfield.gov.uk>; 'Kelly Thomson' <kellythomson@lqgroup.org.uk>

Subject: RE: Miss DB DB- DB

Importance: High

Miss DB

Claim Reference: [REDACTED]

NI Reference: [REDACTED]

Rent Reference: [REDACTED]

To whom it may concern

I am writing this email due to some letters my daughter DB received regarding her housing benefit.

I am unsure why I also did not get a copy of the letters as I am the one who deals with all letters regarding my daughter and this will be on Enfield Council systems. Please see attached authorisation letter.

At this time DB is having a Housing issue where the police have deemed it unsafe for DB to stay at her L&Q address due to an attack that happened on DB. This is why DB is in interim housing placed there by Enfield Council.

Her L&Q address in which she still holds a tenancy for and is waiting for L&Q to move her to a new flat, still needs to have the rent paid Enfield Council new this but it seems by your letters this has stopped. DB housing benefit was meant to cover two addresses.

7 Tenneyson Close
Enfield
London
EN3 4SN

At this time this is the address housing benefit is being paid for only this is the interim housing Enfield Council placed her in due to L&Q not having any hosing to move DB to, so L&Q asked Enfield Council for help.

17 St James Court
Fore Street
Enfield
N18 2YJ

I know that housing benefit can be paid on two properties in these sort of cases, and this is what I am asking to be done.

Please let me know if there is any other things I need to do in order to set this up so both addresses can have hosing benefit and the rent paid for them.

I have copied L&Q into this in case they need to do something

Regards

Lorraine Cordell on behalf of DB. 06/09/2024

06/09/2024

Miss DB

17 St James Court

Fore Street

Enfield

N18 2YJ

Miss DB

7 Tenneyson Close

Enfield

London

EN3 4SN

To whom it may concern

I am writing this letter to give me mother Miss Lorraine Cordell authorisation to speak or write any letters or emails on my behalf.

Regards

From: Revenues And Benefits <Revs@Enfield.gov.uk>
Sent: 17 October 2024 15:18
To: Lorraine Cordell
Subject: Automatic reply: RE: Miss DB

Thank you for your email.

We apologise that your request might take more time than normal to process because of high demand across Council Tax, Benefits and Hardship applications.

Thank you for your patience as we try our best to get back to you as quickly as possible, currently this might take up to 90 days.

Council Tax Support 2024/25

The 2024/25 scheme includes the following changes which will affect the amount you have to pay this year:

Most working age claimants will have to pay at least 50% of their Council Tax bill, even if you receive a disability benefit, or are a full-time carer Restricting Council Tax Support to a maximum Band C Council Tax liability Introducing a minimum non- dependant deduction for most households with other adults living in the property and increasing the current deductions by 20%. Non- dependants aged 18 or over are usually expected to contribute to household expenses such as Council Tax.

For more information, please visit www.enfield.gov.uk/benefitags

Enfield Council [Campaign](#)

[Follow us on Facebook Twitter www.enfield.gov.uk](#)

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Ref: *****

To whom it may concern

After a call today I was asked to send this email with an update as to my housing benefit and council tax.

As you are aware I am in interim housing supplied via Enfield Council the address is

17 St James Court

Fore Street

Enfield

N18 2YJ

The reason I am in interim housing is I got attacked and the police stated it was unsafe for me to stay at my tenancy Address which is below. L&Q are looking for a flat for me to move to, but have nowhere at this time.

7 Tenneyson Close

Enfield

London

EN3 4SN

Dual housing benefit should have been put in place but it was not the housing benefit for

7 Tenneyson Close

Enfield

London

EN3 4SN

Was stopped and only the benefit for

17 St James Court

Fore Street

Enfield

N18 2YJ

Was being paid.

Which has left me in a lot of rent arrears for my tenancy flat, and I still need L&Q to house me. I was told on the phone today this could be addressed and back dated which I am asking to be done.

I have emailed before regarding this issue and had no reply.

I will include in this email an email from L&Q and the police.

Regards

Lorraine Cordell on behalf of DB 24/04/2025