

# Arrears & Possessions: Solutions for Lenders

## Effective arrears management in 2010

Tuesday 23 March 2010

Holywell Park, Loughborough



Arrears and possessions are still high on the agenda for lenders, government and the FSA. 2010 will see changes to regulatory requirements that will have significant implications for lenders, a continuing focus on maintaining forbearance and further capacity issues affecting the free money advice sector. This seminar aims to find solutions to these challenges and industry experts will present their views on the outlook for the year ahead and how lenders can achieve effective arrears management while ensuring that customers are treated fairly.

## AGENDA

09.30	Registration and coffee	12.15	<b>Panel discussion</b>
10.00	<b>Chairman's welcome and Introduction</b> Paul Broadhead <i>Head of Mortgage Policy</i> <i>Building Societies Association</i>	12.30	Lunch
10.05	<b>The current environment and the outlook for 2010</b> Victoria Barnard <i>Mortgage Policy Advisor</i> <i>Building Societies Association</i>  With the economic outlook remaining uncertain and unemployment still on the rise, what does this mean for lenders and their customers? The BSA will present its views on what to expect in 2010.	13.15	<b>Solutions for National and Regional Lenders</b> <b>Does paid for debt advice deliver results?</b> Beverley Budsworth <i>Managing Director, The Debt Advisor</i>  With capacity in the free advice sector feeling the pressure, can paid for debt advice fill the gap and how can national and regional lenders ensure the right customers are given this option?
10.45	<b>Household Repossessions: characteristics, circumstances and experiences</b> Shane Brownie <i>Head of Repossessions Research</i> <i>Communities and Local Government</i>  CLG will present the recent research conducted by CLG, Shelter and CML into the characteristics of borrowers who are repossessed.	13.45	<b>Minimising shortfalls on repossessed stock</b> Ray Hugill <i>Director, Templeton LPA</i>  With property prices remaining subdued, what are the options for national and regional lenders to ensure that potential shortfalls are minimised?
11.00	<b>Voluntary possession: is there an alternative?</b> Nicola Hughes <i>Policy Officer, Shelter</i>  2009 saw an increase in voluntary possessions, but what drives customers to handing back the keys? Shelter will provide a view on what drives people to voluntary possession.	14.15	Tea
11.15	Coffee	14.40	<b>What does the FSA's consultation on arrears and possessions mean for lenders?</b> Clare Bunce <i>Associate, Mortgage Policy, FSA</i>  The FSA will provide an overview of the consultation on changes to MCOB 13, including why the changes are necessary and what it means for lenders.
11.30	<b>What is the true cost of extended forbearance?</b> Alan Cleary <i>Managing Director</i> <i>Exact Mortgage Experts</i>  With many commentators predicting an increase in arrears in 2010, what are the costs of increased forbearance to borrowers, lenders and the market as a whole and is this sustainable?	15.25	<b>Questions</b>
		15.45	Close

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Christie Sharp, Events Officer

The Building Societies Association, 6th Floor, York House, 23 Kingsway, London WC2B 6UJ