



London Borough
of Hounslow

December 2009

YOUR HOUSING OPTIONS



Having problems with your housing can be very worrying. Having problems at home or not knowing where you and your family are going to live next can make things feel out of control.

Unfortunately there is not enough affordable housing for everyone and the rules that we have to use if you ask us to help may make it feel you have few choices for you and your family.

You do have a choice, you can take back some control of where you live and help solve your housing problem by considering the full range of housing options available to you.

This leaflet gives you information on the following options:

- 1. staying where you are;**
- 2. renting privately;**
- 3. owning your own home;**
- 4. transferring your secure tenancy; and**
- 5. joining the housing register.**

Housing option one: can I stay where I am?

As there is a shortage of affordable housing in Hounslow it is important to consider whether moving is actually going to help you or if there are ways to stay in your current home and make it work better for you.

Asked to leave by your landlord?

You should always get advice if you have been asked to leave your home. We can check whether you have a legal right to stay in your current property. You don't necessarily have to leave just because you've been told to. Landlords and mortgage lenders have rules to follow if they want to evict you; this normally means that you are entitled to written notice and a court order, which will give you time to arrange somewhere else to live. Even if you have already left your property, you may be able to move back in.

If you live with your landlord as a lodger there are fewer rules for them to follow, they should still give you reasonable notice, but this may vary with your circumstances.

Adaptations

If you are finding it difficult to move around your property because of a disability, we may be able to help

with an adaptation so you do not have to move. We can help you with things like grab rails for your bathroom or entrance, a ramp, widening doors for wheelchair users or a stair lift. There are rules which say who can receive this help, we can discuss this with you and see what changes will help you the most in your home.

For more information contact the **Private Sector Housing Team** on **020 8583 3874/3876/3877**.

Help with repairs

If you are leaving your rented home because of a problem with its condition for example, dampness or a broken boiler, there is help available. You must first report the problem to your landlord (or your landlord's agent) to give them an opportunity to repair the problem. Most landlords do carry out repairs once they know about them, but if they will not we can help. We can approach your landlord informally or if necessary take enforcement action to ensure that your landlord undertakes any necessary repairs.

For more information call the **Private Sector Housing Unit** on **020 8583 3870**.

Can't afford where you live?

Renting privately can be expensive in Hounslow, however, you may be entitled to claim Local Housing Allowance (housing benefit) if you have a low income,

to help you pay your rent. This could cover part, or all of your rental liability, depending on your circumstances. For people who receive benefits but still have a rental shortfall, you may be entitled to further help with a discretionary housing payment.

If you are experiencing any debt problems, it is important that you seek advice as soon as possible; early advice could prevent you from losing your home and will put your mind at rest about how to manage future repayments.

Find out if there are any benefits or tax credits that you can get to increase your income.

You can always call our helpline on **020 8583 5016** to check or use the benefit calculator on the Hounslow website: **www.hounslow.gov.uk**.

For more information on how to do this, see our **Having problems paying your mortgage** and **Dealing with debt** booklet.

Getting help with your mortgage

If you own your home but are having difficulty with the mortgage repayments, you must seek urgent advice from your lender.

There is only limited help that you can get with your mortgage payments if you have a low income. People are expected to take out insurance to cover them if their situation changes and they cannot make the

payments. Some people may be able to get some help with their mortgage but this is limited.

For more information contact the **Hounslow Welfare Benefits and Money Advice** unit helpline on **020 8583 5016**.

Disagreements with other people

It can be very difficult to share your home with family, friends or other tenants if you are not on good terms with them. Disputes over rent, sharing facilities or issues about behaviour can easily escalate to the point where you feel you need to leave. Discuss the things that are going wrong together with the other person and see whether you can reach an agreement about how to solve them.

If you have left or are going to leave your home because of an argument or problems with your family you should get some advice straight away. There is a range of agencies which can offer counselling or mediation to help you with the problems at home. If you have been asked to leave your home by your husband, wife or partner it is important to get some advice from a specialist agency as your rights and the rules are very complicated. Getting some advice might help you to go back to your home.

For young people, we ask you and your family to attend a mediation session if you cannot reach agreement yourselves. This is because there are very limited

housing options available to young people and often you are better staying at home if you can.

Support in your own home

You may just need a little extra support to help you live independently in your own home. We can offer a range of help through our floating support and outreach support services such as:

- managing debts, budgeting and applying for benefits;
- helping you access other services and organisations that can provide support and help;
- learning life and social skills;
- finding out about work or college;
- keeping an eye on your personal well-being; alarm systems to enable people to call for help in an emergency;
- helping you deal with other professionals, family and neighbours.

If you need advice or support to help you stay in your home speak to a member of the **Prevention and Housing Advice Team**.

Housing option two: renting privately

If you really need to move and you can't stay where you are, then renting privately may be the most readily available and quickest way of finding a new home.

If you are already renting privately then you should have a returnable deposit at your current home. If you are on a low income, you may be able to ask family or friends to loan you the deposit for the new property until the old deposit is returned.

Your existing landlord or agency may have other available properties, which means they could transfer your current deposit to another property within their portfolio.

Assistance with deposit or rent in advance

People who receive benefits and cannot afford to pay rent in advance or a rental deposit can apply for a loan from the **Department of Work and Pensions** - see www.dwp.gov.uk.

The DWP will consider applications and depending on your circumstances may arrange a loan. Repayment is usually by a fixed amount deducted from weekly benefit payments.

Find out more and apply at your local Jobcentre Plus.

Letstart

Our Letstart Scheme can help you to rent privately if you are faced with being homeless and means you can choose your new home.

The biggest problem with arranging to move to your next home is often that it is very difficult to afford the deposit to rent privately, that's where Letstart can help.

We provide the bond or a deposit worth one months rent to help you move into your new home. We also provide incentives and a range of services to landlords to encourage them to join the scheme and have already helped lots of people move into some great properties.

To join Letstart your housing prevention and advice officer will need to recommend you for the scheme, ask them for more information. Remember, we cannot pay the deposit after you have moved into a property.

For more information about Letstart speak to a member of the **Prevention and Housing Advice Team**, who will explain how Letstart can prevent you from being homeless and consider you for the scheme.

Local Housing Allowance (housing benefit)

If you rent privately and are on a low income you may be able to claim local housing allowance to help you pay your rent.

In April 2008 a new way of calculating housing benefit was introduced called Local Housing Allowance (LHA) which is based on the area you live and the number of bedrooms you require.

To find out more or apply for local housing allowance contact: **Hounslow Revenue Services** on **020 8583 4242** or call into one of the council offices.

Intermediate Rent

Intermediate rent is a scheme to help provide quality homes at a reduced rent.

Properties are rented at a percentage of full market value for example a one bedroom flat in the private sector with rental value of £600 per month; the intermediate rented level could be between 60% and 90% of this value, depending on the property type.

This would give a rent of £360 to £540 per month. Intermediate rented homes are available if you are on moderate income and live/work in the borough.

For more information visit www.hounslow.gov.uk/keyworker.

Housing option three: owning your own home

Low Cost Home Ownership

If you want to buy a home of your own but can't quite afford to, low cost home ownership may be what you are looking for.

Low cost home ownership is a general term for a number of schemes aimed at helping people on low and moderate incomes afford to buy a home of their own.

There are a variety of low cost home ownership schemes available in the borough.

The most popular scheme available is new build HomeBuy, also known as 'Shared Ownership' or 'part buy, part rent.'

This is where you buy a share of a new build property and pay a small proportion of rent on the remaining share you do not own. Gradually you can buy further shares and eventually own your home outright.

There are other schemes available, which enable you to purchase a property on the open market and get an equity loan for the share you cannot afford, at a very low interest.

To be eligible for the low cost home ownership opportunities available in Hounslow, you must be living

or working in the Borough, on a moderate income and unable to afford to buy a home of your own.

For more information and details of how to apply, visit **www.hounslow.gov.uk/keyworker** and **www.housingoptions.co.uk**.

Housing option four: I'm already a secure tenant and want to move

If you are already a secure tenant and want to move there are a number of options available to you.

Mutual Exchange

If you are the secure tenant of a council or housing association property (or any other registered social landlord) you may be able to do a **Mutual Exchange**. Mutual Exchange is where you swap homes with another tenant. Sometimes more than two households can exchange at any one time.

If you are a **Hounslow Homes** tenant you can find out more and get an application form at your local housing office or by calling their **Customer Service Centre** on **0800 085 65 75**.

Homeswapper is an online Mutual Exchange service available to all tenants in secure or assured tenancies. The scheme covers the whole of the UK, and is open to all tenants, including those that have applied for a transfer from one property to another.

To see properties people would like to mutually exchange and to find out more visit **www.homeswapper.co.uk**. Remember you must ask for permission for a mutual exchange from your landlord and cannot exchange homes without their consent.

Seaside and Country Homes

Seaside and Country Homes is a housing mobility scheme that offers households living in Council or Housing Association housing in Greater London the opportunity to move home. The Seaside and Country Homes scheme has properties available in the south east and south west of England and in Norfolk and Lincolnshire. Properties are either on the coast or in the countryside and are bungalows or one-two bedroom flats. Pets are welcome at most properties and rents are reasonable. Successful applicants are given a secure tenancy.

To be eligible for the scheme the main applicant in your household (the tenancy holder) should be aged 60 or over.

To find out more contact the **Seaside and Country Homes Office** on **08450 21 20 20**.

Housing option five: joining the council's housing register

For most people this is no longer seen as a realistic housing option, as it takes many years before families can be rehoused into social housing.

Unless you have medical, social or welfare grounds for additional priority, it is unlikely that you will be rehoused through this route at all. The exception to this is for applicants who are aged over 60 years old who would like to live in sheltered accommodation. This is because there are often more elderly and sheltered housing units available.

If you are interested in a council or housing association home you must be registered on the housing register. Hounslow is part of **West London Locata**, a social housing allocation service which advertises council and housing association homes to eligible people on the Housing Register.

A fortnightly magazine, Locata Home, is provided in libraries, social services offices and other public access points promoting available social housing in the area. You express your interest in properties from those for which you are eligible by post, on-line, by telephone or by SMS text message.

To apply to join the Housing Register or for more information about Locata go to **www.locata.co.uk**.

Sheltered accommodation

Sheltered Housing is accommodation for people aged 60 and over who want to continue to live independently but want the reassurance that support is available. Applicants must have support needs, e.g. Meals on Wheels, homecare or some kind of daily assistance.

Moving to a smaller property

You may decide that moving to a smaller home would suit you better. It could be that your home is now too large, difficult to maintain or heat or restricts your mobility. If you think that moving to a smaller property would be ideal for you, you can apply to transfer/downsize to a smaller, more suitable property. Once your application is processed, you are automatically registered with Locata to enable you to bid for a property.

Trading Places

For Hounslow Homes' tenants moving to a smaller property, there is a scheme available called Trading Places to help you move. As larger properties are in short supply and needed by many young families, you can receive £1,000 for every bedroom that becomes available when you move to a smaller property.

For example, if you move from a three-bedroom property to a one-bedroom home, you may be entitled to receive up to £2,000 - whatever the type and size of the property you are giving up. A high priority (banding) for bidding on Locata is given to anyone applying to

transfer to a smaller property through the Trading Places scheme.

For more information about this scheme call
0800 085 65 75.

Supported Housing

Hounslow has some supported housing available for vulnerable adults who would not be able to maintain independent living and need additional help to live more independently.

Supported housing is accommodation which has support attached to the property and people who live there.

These services can offer a range of support tasks according to individuals needs, such as:

- help with setting up a home;
- developing life and domestic skills;
- managing finances and benefit claims;
- gaining access to other services and community organisations;
- establishing social contacts and activities;
- establishing safety and security;
- monitoring health and well being; and
- support with a range of other housing-related matters that can help someone live independently.

If you think this may help you then speak to a member of the **Housing Prevention and Advice Team**.

This leaflet can be supplied in community languages, large print, audio tape/CD or Braille.

Contact the Communications Team:



020 8583 3535



hcscommunications@hounslow.gov.uk

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Prevention & Housing Advice Team

Civic Centre
Lampton Road
Hounslow TW3 4DN

Telephone: 020 8583 3842

Lines are open weekdays between 9am and 5pm, or come to the Civic Centre and ask to see an adviser, Monday to Friday, 9am - 4.15pm.

The service is 'first-come first-served'. You may have to wait to be seen at busy times.

www.hounslow.gov.uk