

How to contact West Berkshire Council Housing Service

Contact us by phone, email, in person or in writing using the following contact information

Housing

West Berkshire Council Offices
Market Street
Newbury
Berkshire
RG145LD

Tel: **01635 519530**

E-mail: housing@westberks.gov.uk

Website: www.westberks.gov.uk

If you would like any part of this leaflet explained, translated or provided in another format such as large print, audio or Braille, please contact us on the number above.

WBC/HO/IMBI/0716

Your Housing Options

A guide to the help available if you are having housing difficulties



Your Housing Options

There are many reasons that people can get into housing difficulty.

Facing homelessness, or finding and moving into independent accommodation for the first time, is stressful and you will need to know the options available to help solve your housing problem. In many cases by taking the right action soon enough, your homelessness can be avoided altogether.

Helping you Stay in your Own Home

We know that becoming homeless or having to move because of housing difficulty is disruptive and can be very distressing. For this reason, we aim to help people to stay in their own home, if possible. There are many different ways we can help to do this. Some of these are explained in this leaflet and we will work with you to find the best solution for your circumstances.

We will never ask you to remain in your present home if you, or a member of your household, are experiencing violence, or the threat of violence.

Help with Private Landlords

If you are living in private rented accommodation and are having trouble paying your rent, you should contact your landlord (or letting agent) immediately, before the situation gets any worse. You should seek to agree a repayment plan with your landlord for any rent that you owe.



Useful Contacts

General support and advice

Citizen's Advice Bureau

www.adviceguide.org.uk
West Berkshire CAB: 08444 77 99 80
www.westberkscab.org.uk

Shelter

Tel: 0808 800 4444
www.england.shelter.org.uk

Housing Benefits

Tel: 01635 519258
www.westberks.gov.uk

Health Related Services

NHS Direct

Tel: 0845 46 47
www.nhsdirect.nhs.uk

Turning Point (Substance misuse services)

Tel: 01635 237795

Support for those experiencing domestic abuse or hate crime

National Domestic Violence Helpline

Tel: 0808 2000 247

West Berkshire Domestic Abuse Service

Tel: 0800 731 0055
www.domesticabusewb.org.uk

However, if you have tried this but have been unable to reach an agreement, we can speak to your landlord on your behalf. Often we can work with you and your landlord to reach a satisfactory solution for you both. This can help to resolve some situations, such as where you have rent arrears or where the landlord has given you notice for some other reason.

It is important that you are clear about your rights as a private sector tenant, particularly if your landlord has already served you with a notice. If you contact the Housing Options Service we can explain your rights to you and check that you are not being illegally harassed or evicted. We may also be able to assist you with benefits advice to ensure that you are claiming everything that you are entitled to.

You can also get free, confidential and independent advice from your local Citizen's Advice Bureau on your rights as a tenant in the private sector and on welfare benefits.

If you own your own home and you are having difficulty paying your mortgage, you must contact your lender and discuss the situation.



Help with your Mortgage

If you own your own home and you are having difficulty paying your mortgage, you must contact your lender and discuss the situation. If you cannot pay the full monthly amount for your mortgage, then you should pay what you can.

Work out your income and outgoings with other debts you may have, and see how much money (if any) is left to pay your arrears. Remember, your mortgage is the priority debt. You should check that you are claiming any benefits you are entitled to, including Income Support, towards your mortgage costs.

If you are thinking of selling or abandoning your home you must speak to your lender. You should also speak to the Housing Options Service before you do this, as it may affect any decision we make if you need to apply as homeless.

The Housing Options Service can give you advice on preventing your homelessness if you tell us early enough. We can negotiate with your lender, give you assistance if you have to go to court, and help you to find other accommodation if you do have to leave your home. We can also assess whether you are eligible for the Mortgage Rescue Scheme.

Financial Issues

If you are struggling with your finances and cannot meet all of your household payments, then you can contact us for advice. We can put you in touch with specialist money advisors who can offer you independent support and advice.

A homelessness assessment is a formal process and at the end of it you will be given a written decision.

If you think you may be homeless you should contact us as soon as possible. If you are homeless and have nowhere to stay tonight you should call us straight away so that we can try to help you. We have an 'out of hours service', which means you can still get help, even if it is outside office hours.

Other sources of help

There are many specialist agencies (both local and national) that may also be able to help you think about your housing options. For example, the agencies listed on the back pages of this leaflet can offer you advice on issues such as:

- **Money and debt**
- **Welfare rights**
- **Health (including mental health)**
- **Drugs/alcohol**
- **Employment/careers**
- **Domestic Abuse**
- **Hate Crime**
- **Rough Sleeping**

If you are not sure what type of help or advice you need, you can talk to one of our Housing Options Officers for advice.

Remember, if you are in housing difficulty, the most important thing is to get advice as soon as possible. If you think you are or may be about to become homeless, contact the Housing Options Service

In some cases you may feel it is necessary to find refuge. We can help you arrange this and give you advice on how to find permanent housing in another area. If you feel you are in need of this type of refuge, please contact us or the West Berkshire Domestic Abuse Service for further information. Your whereabouts will be kept strictly confidential.

We also offer a sanctuary scheme that provides professionally installed security measures to allow those experiencing domestic abuse to remain in their own accommodation where it is safe for them to do so, where it is their choice and where the perpetrator no longer lives within the accommodation. The West Berkshire scheme is called 'Safer Spaces'.

Making a Homelessness Application

If you have already left your home or if you have to leave in the next 28 days, it is likely that you are, or may be about to become, homeless. If you are homeless or think you may become homeless we may be able to offer you emergency short-term accommodation until we can work together to find a more permanent solution.

In most cases, we will have a legal duty to help you in some way. Once you contact us, we will investigate your situation and will make a decision. Depending on what decision we make, we have a duty to provide you with housing, or a duty to give you advice to help you to find your own housing.

If you make a homeless application, this does not mean that we will stop trying to resolve your housing crisis in other ways. We will continue to talk to you about homelessness prevention and the alternative housing options you should consider.

The welfare benefits system can seem difficult and complicated. There are many different benefits available, depending on your needs and circumstances, but you might not know what you are entitled to, or how to apply. We can help you to check that you're receiving the right welfare benefits, or if you need assistance with the relevant forms.

Resolving Housing Difficulties at Home

In some cases we may want to visit you in your home to see if we can work with you to resolve your housing difficulties. Sometimes we may be able to help you and the people you live with resolve any conflicts you may be having.

This may prevent you, or someone who lives with you, from becoming homeless.

When family or friends have difficulty living together, leaving home can seem like the easiest option. However, it is not always the best answer and can sometimes even lead to homelessness. This may happen in many types of family difficulties, for example, when parents feel they can no longer accommodate a grown-up child because of continuing arguments between family members.

We may be able to offer mediation services to help you find a solution.

In the mediation process, a professional mediator is invited as a 'third party' to give confidential, neutral and impartial advice to those involved, and suggest a range of options designed to resolve the problem.

Mediation helps people talk together, listen to each other and understand each other's points of view. It is especially helpful if communication between the people involved in a dispute or difficulty has become a problem. Mediation needs all the people involved to be willing to sit down together and take part in the process.

Mediation is not appropriate where there is violence or the threat of violence involved or where there is domestic or other abuse.

If you are being abused by, or are frightened of, someone you live with, you must tell us this so that we can help you in an appropriate way. We will always keep this information confidential.

Relationship Breakdown

The end of a relationship is a difficult and emotional time, and it can be made worse if one person is facing homelessness because of the breakdown. Depending on your circumstances there may be several different options open to you. We can give you advice and practical help on what to do next. We may be able to speak to your partner and arrange for you to stay in your home whilst we help you to look for a new home. We can also offer mediation if communication breakdown has meant that arranging options with your partner has become difficult.

You can also get independent advice about your options and your legal rights from the Citizen's Advice Bureau, and the charity Shelter. Contact details are listed at the back of this leaflet.

If your relationship has ended because of abuse, violence or the threat of violence, mediation or staying at home in the short-term is not appropriate. If you are experiencing violence or abuse, there are some more details about your options later in this leaflet.

Help in your own home

We provide a range of services to help people to live independently in their own home, these are called 'floating support services'.

Floating support services can offer you support wherever you live. The services are free, and are designed to give you the support you need in order to stay in your own home. The support you receive will be tailored to your individual needs.

To find out more about the floating support services available in your area, please contact us.

Options for People facing Domestic Abuse

There are many forms of domestic abuse, including emotional, physical, mental, sexual and financial.

We will treat all reports of domestic abuse and hate crime in a sensitive and confidential manner. We can offer support in terms of advising you of your tenancy rights, discussing security measures and possibly offering emergency short term accommodation and more permanent housing solutions.

However, we also strongly advise you to contact other agencies, including the police, for further support and advice. You can seek advice about your legal rights from a solicitor, or from your local Citizens' Advice Bureau. You may also wish to contact the West Berkshire Domestic Abuse Service for independent advice. The contact details are given at the back of this leaflet.

Mutual Exchanges

If you are a Registered Social Landlord (Housing Association) tenant and you want to move, an alternative option to a transfer is a mutual exchange. A mutual exchange involves swapping your home with another Council or Housing Association tenant in Wes Berkshire or elsewhere in the country.

You can register your interest in a mutual exchange on the Council's mutual exchange service at <http://www.homechoicewb.org.uk/mx/> . You can also register on the national Homeswapper scheme at <http://www.homeswapper.co.uk/> .

Supported Housing

There are a range of supported housing schemes available for elderly and vulnerable people across the borough.

If you need additional support to help you remain in your own home, or to help you to live independently when you move, we can give you help and advice on what options are available to you. In some cases we can make a referral on your behalf to supported housing schemes.



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Neighbour Nuisance or Harassment

If you feel threatened by any harassment you should **always** contact the police. If you are experiencing violence, the threat of violence or any other hate crime, there are some more details about your housing options later in this leaflet.

Not all disagreements with your neighbours need to result in you or them having to move house.

Finding common ground and reaching compromises can often be the solution to help resolve these matters. If you live in social housing, your landlord may be able to talk to both parties and offer advice and assistance with neighbour problems, and we can help you consider the best options.

The end of a relationship is a difficult and emotional time, and it can be made worse if one person is facing homelessness because of the breakdown.



Renting in the Private Sector

Many people who are facing homelessness manage to find their own new home in the private sector. The advantage of renting privately is that you get self-contained accommodation in an area of your choice, near to schools and family support. Private rented housing is often a very good option for these reasons.

The Housing Options Service can provide practical advice and assistance to help you find accommodation in the private rented sector. We can help you decide if the accommodation is affordable for you and can give you advice on how to find accommodation, rent levels and housing benefit. We can also advise you on issues like Tenancy Deposit protection, and all areas of tenancy law.

The Council can assist some households with its Rent Deposit Guarantee Scheme. A guarantee is an agreement between the council and your landlord. Instead of paying a deposit, we agree to pay the guarantee amount to your landlord to reimburse them for any damage or loss of rent at the end of your tenancy. If we have to pay the guarantee amount because of damage or rent arrears that you have caused, we will ask you to pay this money back.

Once you have moved into a private rented property, we may be able to offer you support to help you maintain your tenancy.

Please ask a Housing Options Officer if you would like to know more about how to get help to move into the private rented sector, and to find out if you are eligible for the Rent Deposit Guarantee Scheme.

Renting from a Registered Social Landlord (Housing Association)

West Berkshire Council does not own its own housing, however we work closely with a number of Registered Social Landlords (Housing Associations) who manage the social rented housing in West Berkshire.

Anyone can apply for social housing, however certain people may not be eligible to register to join the waiting list for housing. If you are not sure if you are eligible, please contact us and we will be able to advise you. We can also tell you what evidence or documents you will need to help prove your eligibility.

We can advise you whether social housing is the best option for you, and can give advice on what size of property you may be eligible for and on waiting times for housing. You should be aware that social housing will not resolve your housing situation in the short-term and you can wait years to be allocated an affordable home through the Common Housing Register.

Transfers

If you are a Registered Social Landlord (Housing Association) tenant and staying in your present home is not an option, you may be able to transfer to a different home with the same landlord. You should speak to your landlord to see if this can be arranged. If you prefer, you can contact us for advice and we may be able to speak to your landlord on your behalf.