

Preventing Homelessness and How You Can Help Yourself

The earlier you let us know about your housing problem the more we can do to help.

Most homelessness is preventable, but only if early action is taken before the situation gets worse. We are committed to helping you keep your home or find safe and secure accommodation that is the right choice for you.

If you are at risk of becoming homeless, our aim is to prevent you losing your accommodation, or help you find a home that best meets your needs. We will expect you to have tried to resolve your own housing issues in the first instance and to be able to tell us what action you have taken.

Don't wait until homelessness is upon you before you seek help. Together we can try and find a solution to your housing problem and avoid the trauma and stress of homelessness.

If you think you might become homeless, there are often actions you can take to avoid losing your home. Some of these are self-help remedies, for others, you may need specialist help. Even when things seem hopeless, good advice and support can really make a difference. Everyone is entitled to free advice and information and the sooner you get some advice, the less likely you are to lose your home.

There are organisations that can offer you advice and support with your housing problems including the council's Housing Advice Team.

The following Frequently Asked Questions (FAQs) may help you:

What if I think I may lose my home?

If you think you may be at risk of losing your home, you may find it helpful to contact us on 01932 425831 and book a housing options assessment. This is free and will offer advice about how you can help yourself or where to go for specialist advice.

What is a housing options assessment?

A housing options assessment consists of an interview with a specialist housing adviser. The interview will cover your personal circumstances and may last between 30 – 60 minutes. This will be in a private interview room and you can bring someone with you if you wish.

What if I've already lost my home?

If you've already lost your home there may still be help available. You should contact the Housing Advice Team as soon as possible to discuss your situation. The type of advice and help you'll be offered will depend on your individual circumstances but for most people it will be advice to enable you to find your own suitable home, usually by privately renting. If you're a single person with no dependents living with you, you will receive advice about local hostels or renting privately. If you have dependent children, are pregnant, have health problems or there is another reason why you may be considered a priority for assistance, you may be offered help to find and move into a suitable home.

Mortgage and Re-Possession Concerns

If you are worried about or struggling with your mortgage payments you should contact your lender to discuss options in the first instance.

If you are at risk of losing your home you might be able to get help through the government-sponsored mortgage rescue scheme.

Find out more on the Communities and Local Government [mortgage rescue scheme page](#) or on the [National Homelessness Advice Service website](#).

The Directgov website also has information on [buying, selling and renting a home](#).

You can also find out more by emailing our Housing Advice Team or telephoning 01932 425831.

Private Rented Accommodation

Private Renting is an option that is available to most people and is often the quickest way to find a home. The council works in partnership with private landlords in Runnymede Borough Council (RBC) and Omega House (www.omegalettings.com) to meet housing needs and prevent homelessness.

It is unusual for a person not to be able to afford to rent privately and for some any such issues arise due to debts that have been built up elsewhere. Many others do not realise that they are entitled to assistance with their rent from housing benefit. If you attend a housing options interview, you will be asked to bring proof of your income so that a financial assessment can be made.

Where can I find Private Rented Housing?

You can find properties to rent privately by speaking to letting agents and with landlords directly. The latter of these can often be cheaper initially as you will not have to pay for administration fees. Private rented housing is also advertised in newspapers, notice boards, shop windows, supermarkets and by word of mouth. You can also find properties on the internet on sites such as RightMove (www.rightmove.co.uk)

Hudson & Clement	01932 570957
Browns Estate Agents	01784 439242
Hodders	01932 562321
Nevin & Wright	01784 437437
Edward Barclay	01932 859898
Holloways Residential	01784 472013
Aston Mead	01483 771188
Claude Waterer	01932 562351

Help with Deposits and Rent In Advance

In some cases the council can assist with the deposit required for a rented property by supplying a rent deposit bond. Any potential eligibility for this will be discussed at your options interview.

Any new tenant/s will be asked to pay “rent in advance” which is the first month’s rent payable on the first day of the tenancy. If you experience problems raising this amount, it is sometimes possible to apply for a crisis loan from the benefits agency.

For More Information

Email: Ann Lanceman or Donna Gregory

Ann.Lanceman@runnymede.gov.uk or Donna.Gregory@runnymede.gov.uk

Tel: Ann Lanceman - 01932 425874 or Donna Gregory - 01932 425815

Homelessness

The law is very specific about the duties of the council when dealing with issues of homelessness.

Initial Enquiries

It is imperative that all relevant information is available to make sure that legal requirements are followed. Most of the information the council needs will come from you, but other enquiries will also have to be made in most cases.

It will help to speed up those enquiries if you bring, when you first come to see us, copies of any relevant paperwork. Exactly what you need to bring will depend on the circumstances of the threatened homelessness, but it may include:

- Court papers
- Mortgage details and associated correspondence
- Notice to quit
- Passport or other proof that you are entitled to live in England
- Proof of Pregnancy from a health professional
- Proof of where you have lived during the last five years
- Your tenancy agreement

External Mediation

The council expects applicants to accept the offer of external mediation to try and resolve family and household difficulties, before a homeless application is made. This service will be explained in full at the housing options interview.

What Happens Then?

The council will consider the information you have provided and carry out any other enquiries that may be necessary. Based on the information gathered, the council will decide whether you are legally entitled to help under the Housing Act 1996. The council cannot provide help for some people, for example those who have no right to live in the UK.

If you are eligible for assistance, the council will then decide whether it agrees that you are homeless or about to become homeless and whether you are in a priority group.

Priority Groups

Priority groups are families with dependent children, pregnant women, pensioners or people who are otherwise considered by the council to be vulnerable, for example through physical disability, or people who have become homeless following an emergency, such as a flood or fire.

If it seems that you are homeless or about to become homeless, further enquiries will be made so that the council can decide:

1. Why you became homeless
2. Whether you could have done anything to stop yourself becoming homeless
3. Whether you have a local connection with (RBC)
4. If homelessness can be prevented

People who are Intentionally Homeless

If the council can offer advice that will help to prevent you becoming homeless, then this will be done. You will be expected to take reasonable steps to secure the accommodation you have already got.

If the council agrees that you are homeless, but believes that you could have prevented your homelessness and did not do so or if alternative accommodation is available or has been found for you but you do not accept it, then you may be regarded as intentionally homeless.

If the council believes that you are intentionally homeless, even if you are in a priority group, you will only be offered temporary accommodation for long enough to give you time to find something else. This short term help may be in a reception centre or by helping you to find private rented housing.

If you have no Local Connections

A local connection with a particular area means that you:

- have family associations in that area
- normally live there by choice
- work there

If the council accepts that you are entitled to accommodation but have a connection with an area that is not RBC, the council may refer your application to the council of an area with which you do have a connection. If there are several such other areas, you can say which one you would prefer to be referred to.

Living in forced accommodation or staying in a hospital or some other place that is not your home, but that you only occupy in order to receive some kind of care or support, does not count as a local connection.

If you are entitled to assistance

If the council is satisfied that you are homeless or are about to become homeless; that you are in a priority group; that you did not become homeless intentionally and that you

have a local connection; you will be told in writing that the council is satisfied about those things.

You will also be told, again in writing, what the council is able to do to help you. This could include:

- Nomination to a private sector tenancy. In some cases the council may also be able to help with a rent deposit guarantee.
- Temporary accommodation in a reception centre. These have shared bathroom, toilet and kitchens, but exclusive use of rooms to live and sleep in.
- Temporary accommodation in a mobile home or other self-contained unit.
- The council will do its best to meet reasonable preferences about the location of the accommodation, but housing is scarce and opportunities do not necessarily arise in the right place at the right time.

How long will this all take?

It will depend on the circumstances of the case. For example how many enquiries have to be made and how quickly the answers come. RBC would normally expect to be able to give you a firm answer with 33 days of your application. It would normally be quicker but it could be longer if the circumstances are complicated.

It will speed things up if you provide as much of the detail the council needs from the beginning. The cases that take the longest are the ones where information becomes available gradually and where things could have been resolved much more quickly if the council had all the details to start with.

Reviewing the Decision

If you disagree with the council's decision about your homelessness, you have a right to ask for a review. The request must be lodged within 21 days of the date of the letter telling you about the council's decision. There is a separate leaflet called "Homelessness Decision Review", which describes the process and includes a request form.

Permanent Housing

The law says that the council can only provide permanent tenancies, or nominations to other social housing, for people who qualify to go on the council's housing register and in accordance with the council's allocation policy.

Being offered help as a homeless person makes you a qualifying person for the register but does not give you automatic access to a permanent tenancy. In fact you may still have to wait a very long time to get permanent housing. You will also have to qualify in accordance with the council's allocations policy just like people on the housing register who are not homeless.

It is important to complete the housing register application form and to keep your registration up to date. If you do not, you may delay the consideration of your application for eventual permanent housing.

Domestic Abuse

Sometimes domestic abuse can be difficult to recognise. Everyone disagrees with their partners, family and others close to them from time to time and we all do things occasionally which we regret but if this begins to form a consistent pattern it may be an indication of domestic abuse or violence.

Domestic abuse can be considered as physical, psychological, sexual or financial violence that takes place within an intimate or family-type relationship and forms a pattern of coercive and controlling behaviour. This can include forced marriage and so-called “honour” crimes. Anyone can experience domestic violence regardless of race, ethnic or religious group, class, disability or lifestyle.

There are local organisations that can offer private and confidential advice and support; it doesn't matter what type of accommodation you live in, you may own a property, rent from a private landlord, housing association or council or live with family or friends. For further support organisations, please view the [help and support page](#) for a list of useful resources.

What can I do about it?

If you, a friend or family member, are affected by domestic abuse the first step is to speak to someone about it. You do not need to keep it to yourself as often this is exactly what an abuser will try to achieve.

There is support and advice available, whether you just want to discuss what is happening, or look at further options for support or safety. You could also speak to friends or family for support or maybe someone else you can trust such as your family doctor.

In an emergency always call the Police on 999.

Housing Options

If you are or have been affected by domestic abuse you may need to look at housing options to keep you and your family safe.

There are options which may enable you to remain in your present home as well as those that involve moving somewhere else where your abuser will not be able to find you.

Options to keep you safe in your home

- Legal injunctions
- Safety planning
- Increased security arrangements known as “Sanctuary Schemes” to enable you to remain in your own home. Support organisations can usually help with these options.

If it is not possible or unsafe to remain in your home then there are also alternative accommodation options, this can be either for short or longer periods of time.

Alternative safe accommodation in an emergency or for a short term

If you are in need of emergency accommodation a suitable refuge can normally be found to suit your household. This will be in a safe location a distance away from your previous home. If you have not been to a refuge before, this may seem daunting however they are safe, friendly and supportive places, providing you the space to plan for the future. You can usually stay at a refuge for a few weeks or longer, although often people stay between six and twelve months. Women who have stayed in refuges say that they find the support provided invaluable. It gives time and space to make clear decisions about what they want in the future as well as confidence to get on with their lives.

Although all refuges are slightly different, to get a better idea of the accommodation, please see the [Women's Aid website](#).

Most refuges are set up for women and there are very few places nationally that are provided for men.

Advice on other emergency accommodation options is available from your local council.

Longer Term

If you are looking at longer term safe accommodation either from your home, staying with friends or family or a refuge there are a number of options available. If you have money available, such as from the sale of your former home and are working, you may be in a position to purchase a property or perhaps [shared ownership property](#).

These are not options for everyone and you may need to look at renting accommodation. You can register with a local authority for rented council or housing association properties; however, there is often a lengthy waiting list of many years for these properties.

Renting privately is usually the most straightforward and quickest way of finding a home of a suitable size for your household. Many councils have schemes that you may apply to for help with the set up costs such as a deposit if you do not have money available to pay the financial costs.

When examining alternative accommodation you need to ensure it is a safe and suitable property for your household and is in a safe location to keep your family protected in the future.

Service Standards

The Housing Advice Team aims to provide you with practical advice and assistance to help you find and maintain a home.

If you are threatened with homelessness, we will make every effort to prevent this happening:

- We will aim to prevent an illegal eviction within 24 hours
- We will respond to letters and emails within 5 days
- We will respond to telephone calls within 24 hours
- We will offer you an appointment for general housing advice within 15 working days

- In an emergency, or if you are already homeless, you will be seen by a Housing Options Officer within one working day
- We will aim to provide you with the same, named officer throughout your dealings with the Housing Advice Team
- We will offer a private interview room if you need to discuss confidential information with us

Types of Assistance

The types of assistance available include:

- Advice regarding legal rights to remain in accommodation
- Advice and assistance to people who are homeless
- Referrals for support to manage a tenancy or home
- Help if you are having difficulty with rent or mortgage repayments
- Money and benefits advice, as well as how to access specialist advice
- Financial assistance if you are trying to move, such as a deposit or rent in advance (subject to circumstances)
- Help for victims of domestic abuse and violence
- Advice and management of applications for housing association property
- Advice to landlords and help them with letting accommodation
- Mediation to help parties involved to address conflict issues
- Sign posting someone to other services

We can provide interpreters or other aids to communication when appropriate. We can arrange for an interpreter, including a sign language interpreter, to attend an interview with you. When appropriate we can also arrange for translation of our forms or letters into your own language. We can also arrange the availability of a hearing induction loop. If you prefer we can arrange for a reply on audiotape or in large print.

In cases of domestic violence, we will offer you an interview with an officer of the same sex as yourself if you'd prefer. This may not be possible in an emergency.

Details of your application will be confidential, although we may need to disclose information to third parties during our investigations or in order to secure suitable housing. We will not make contact with anyone where to do so would affect your safety.